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ANNUAL REPORT

of the

INSURANCE DEPARTMENT

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MONTANA

FOR THE YEAR 1923

(Business of 1922)

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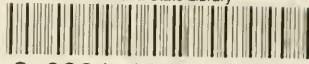
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Annual Report
of the
Insurance Department
OF MONTANA

FOR THE YEAR 1923
(Business of 1922)

Showing Business Written, Premiums Received, Losses Incurred and Paid
by Life, Fire and Miscellaneous Insurance Companies and Fraternal
Societies Authorized to Transact Business During 1922, Business
Transacted in Montana by Fire and Life Companies During
1906-1922 and by Fraternal Societies During 1914-1922,
Inclusive and Other Data in Connection Therewith

OFFICE OF STATE AUDITOR

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Office of State Auditor

INSURANCE DEPARTMENT

June 1, 1923

Hon. Jos. M. Dixon,
Governor of Montana,
Capitol.

Sir :-

I have the honor to submit herewith the annual report of the Insurance Department of the State of Montana, covering the insurance business transacted in the State by authorized companies, societies and associations for the year ending December 31, 1922.

Respectfully submitted,

Leo P. Porter

State Auditor and Commissioner of Insurance Ex-Officio.

COMPANIES ADMITTED

(The following companies were admitted by this Department during the period extending from April 1, 1922, to April 1, 1923.)

Fire

Eureka-Security Fire & Marine Insurance Company, Cincinnati, Ohio.
Globe and Rutgers Fire Insurance Company, New York, N. Y.
London & Provincial Marine & General Insurance Company, Ltd., London, England.
Patriotic Insurance Company of America, New York, N. Y.
Treasure State Mutual Insurance Company, Great Falls, Montana.

Fire Reinsurance

Anchor Insurance Company of New York, N. Y.
Chicago Fire and Marine Insurance Company, Chicago, Illinois.
Prudential Insurance Company of Great Britain, New York, N. Y.
Union Hispano Americana Fire & Marine Insurance Company, New York, N. Y.

Life

International Life Insurance Company, St. Louis, Missouri.
Occidental Life Insurance Company, Los Angeles, California.
State Life Insurance Company of Iowa, Des Moines, Iowa.

Miscellaneous

Federal Casualty Company, Detroit, Michigan.
Indemnity Insurance Company of North America, Philadelphia, Pennsylvania.
Lincoln Accident and Life Company, Lincoln, Nebraska.

Fraternal

Aid Association for Lutherans, Appleton, Wisconsin.
Croatian League of Illinois, Chicago, Illinois.
Lutheran Brotherhood, Minneapolis, Minnesota.

COMPANIES WITHDRAWN

(The following companies withdrew from the state during the period extending from April 1, 1922, to April 1, 1923.)

Fire

Cleveland National Fire Insurance Company, Cleveland, Ohio.
Great Republic Insurance Company, Des Moines, Iowa.
Henry Clay Fire Insurance Company, Lexington, Kentucky.
(Reinsured by Hartford Fire Insurance Company.)
Millers Mutual Fire Insurance Company of Texas, Fort Worth, Texas.
Patriotic Assurance Company, Ltd., Dublin, Ireland.
(Absorbed by Patriotic Insurance Company of New York.)
Peninsular Fire Insurance Company, Grand Rapids, Michigan.
(Michigan Insurance Commissioner took custody January 9, 1922.)
Vulcan Fire Insurance Company, Oakland, California.
(Reinsured by North British & Mercantile Insurance Company.)

Fire Reinsurance

Des Moines Reinsurance Fire Company, Des Moines, Iowa.
Eureka Insurance Company, Philadelphia, Pennsylvania.
Jakor Insurance Company, Moscow, Russia.
Liberty Fire Insurance Company, St. Louis, Missouri.
National American Fire Insurance Company, Omaha, Nebraska.
National Insurance Company, Copenhagen, Denmark.
Norske Lloyd Insurance Company, Ltd., Christiania, Norway.
Norwegian Assurance Union, Ltd., Christiania, Norway.
Norwegian Atlas Insurance Company, Ltd., Christiania, Norway.
Old Bay State Insurance Company, Concord, Massachusetts.
Western Alliance Reinsurance Company, Ltd.

Life

Guardian Life Insurance Company of America, New York, N. Y.
International Life Insurance Company, St. Louis, Missouri.

Miscellaneous

Merchants Life & Casualty Company, Minneapolis, Minnesota.
National Travelers Benefit Association, Des Moines, Iowa.

Fraternal

Equitable Fraternal Union, Neenah, Wisconsin.
The Fraternal Brotherhood, Los Angeles, California.
Western Mutual Life Association, Los Angeles, California.

CHANGED FROM REINSURANCE TO DIRECT WRITING COMPANY

National Security Fire Insurance Company, Omaha, Nebraska.

NAME CHANGED

United Order of Americans, Milwaukee, Wisconsin.
(Formerly United Order of Foresters)

**THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRANSACT BUSINESS
IN MONTANA ON APRIL 1, 1923**

Fire

Aetna Insurance Company, Hartford, Conn.
Agricultural Insurance Co., Watertown, N. Y.
Alliance Insurance Co., Philadelphia, Pa.
American Alliance Insurance Co., New York, N. Y.
American Central Insurance Co., St. Louis, Mo.
American Eagle Fire Insurance Co., New York, N. Y.
American Equitable Assurance Co., New York, N. Y.
American Insurance Co., Newark, N. J.
Atlas Assurance Company, Ltd., London, England.
Automobile Insurance Company of Hartford, Hartford, Conn.
Bankers' & Shippers' Insurance Co., New York, N. Y.
Boston Insurance Co., Boston, Mass.
British America Assurance Co., Toronto, Canada.
Caledonian Insurance Co., Edinburgh, Scotland.
Califonia Insurance Co., San Francisco, Cal.
Camden Fire Insurance Association, Camden, N. J.
Citizens' Insurance Co., St. Louis, Mo.
Columbia Insurance Co., Jersey City, N. J.
Commercial Union Assurance Co., Ltd., London, England.
Commercial Union Fire Insurance Co., New York, N. Y.
Commonwealth Insurance Co., New York, N. Y.
Concordia Fire Insurance Co., Milwaukee, Wis.
Connecticut Fire Insurance Co., Hartford, Conn.
Continental Insurance Co., New York, N. Y.
County Fire Insurance Co., Philadelphia, Pa.
Detroit Fire & Marine Insurance Co., Detroit, Mich.
Eagle Star & British Dominions Insurance Co., Ltd., London, England.
Equitable Fire & Marine Insurance Co., Providence, R. I.
Eureka-Security Fire & Marine Insurance Co., Cincinnati, Ohio.
Federal Insurance Company, Jersey City, N. J.
Federated Fire Reinsurance Co., Mason City, Iowa.
Fidelity-Phenix Fire Insurance Co., New York, N. Y.
Fire Association of Philadelphia, Philadelphia, Pa.
Fireman's Fund Insurance Co., San Francisco, Cal.
Firemen's Insurance Co., Newark, N. J.
Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.
Franklin Fire Insurance Co., Philadelphia, Pa.
General Fire Assurance Co., Paris, France.
Girard Fire & Marine Insurance Co., Philadelphia, Pa.
Glens Falls Insurance Co., Glens Falls, N. Y.
Globe & Rutgers Fire Insurance Co., New York, N. Y.
Grain Dealers' National Mutual Fire Insurance Co., Indianapolis, Ind.
Great American Insurance Co., New York, N. Y.
Hanover Fire Insurance Co., New York, N. Y.
Hardware Dealers' Mutual Fire Insurance Co., Stevens Point, Wis.
Hartford Fire Insurance Co., Hartford, Conn.
Hawkeye Securities Fire Insurance Co., Des Moines, Iowa.
Home Fire & Marine Insurance Co., San Francisco, Cal.
Home Insurance Co., New York, N. Y.
Hudson Insurance Co., New York, N. Y.
Imperial Assurance Co., New York, N. Y.
Importers & Exporters Insurance Co., New York, N. Y.
Insurance Company of North America, Philadelphia, Pa.
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.
Knickerbocker Insurance Co., New York, N. Y.
Law Union & Rock Insurance Co., Ltd., London, England.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, England.
London Assurance Corporation, London, England.
London & Lancashire Insurance Co., Ltd., Liverpool, England.
London & Provincial Marine & General Insurance Co., Ltd., London, England.
Maryland Motor Car Insurance Co., Baltimore, Md.
Massachusetts Fire and Marine Insurance Co., Boston, Mass.
Mechanics' Insurance Co., Philadelphia, Pa.
Mercantile Insurance Company of America, New York, N. Y.
Merchants' Fire Insurance Co., Denver, Colo.
Merchants' Fire Assurance Corporation, New York, N. Y.

Michigan Fire & Marine Insurance Co., Detroit, Mich.
Michigan Millers' Mutual Fire Insurance Co., Lansing, Mich.
Millers' Mutual Fire Insurance Association of Illinois, Alton, Ill.
Millers' National Insurance Co., Chicago, Ill. (Mutual.)
Mill Owners' Mutual Fire Insurance Co., Des Moines, Iowa.
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.
Minneapolis Fire & Marine Insurance Co., Minneapolis, Minn.
Minncosta Implement Mutual Fire Insurance Co., Owatonna, Minn.
National-Ben Franklin Fire Insurance Co., Pittsburgh, Pa.
National Fire Insurance Co., Hartford, Conn.
National Liberty Insurance Company of America, New York, N. Y.
National Security Fire Insurance Co., Omaha, Neb.
National Union Fire Insurance Co., Philadelphia, Pa.
Netherlands Fire & Life Insurance Co., The Hague, Holland.
Newark Fire Insurance Co., Newark, N. J.
New Hampshire Fire Insurance Co., Manchester, N. H.
New Jersey Insurance Co., Newark, N. J.
New Zealand Insurance Company, Ltd., Auckland, N. Z.
Niagara Fire Insurance Co., New York, N. Y.
North American National Insurance Co., Des Moines, Iowa.
North British & Mercantile Insurance Co., Ltd., London and Edinburgh.
North China Insurance Co., Ltd., Shanghai, China.
North River Insurance Co., New York, N. Y.
Northern Assurance Co., Ltd., London, England.
Northern Insurance Co., New York, N. Y.
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.
Northwestern Mutual Fire Association, Seattle, Wash.
Northwestern National Insurance Co., Milwaukee, Wis.
Norwich Union Fire Insurance Society, Ltd., Norwich, England.
Ohio Millers' Mutual Fire Insurance Co., Canton, Ohio.
Orient Insurance Co., Hartford, Conn.
Pacific Fire Insurance Co., New York, N. Y.
Pacific States Fire Insurance Co., Portland, Ore.
Palatine Insurance Co., Ltd., London, England.
Patriotic Insurance Company of America, New York, N. Y.
Pennsylvania Fire Insurance Co., Philadelphia, Pa.
Phenix Fire Insurance Co., Paris, France.
Phoenix Assurance Co., Ltd., London, England.
Phoenix Insurance Co., Hartford, Conn.
Providence-Washington Insurance Co., Providence, R. I.
Queen Insurance Co. of America, New York, N. Y.
Queensland Insurance Co., Ltd., Sydney, Australia.
Reliance Insurance Co., Philadelphia, Pa.
Retail Hardware Mutual Fire Insurance Co., Minneapolis, Minn.
Rhode Island Insurance Co., Providence, R. I.
Richmond Insurance Co. of New York, New York, N. Y.
Rocky Mountain Fire Insurance Co., Great Falls, Mont.
Royal Exchange Assurance, London, England.
Royal Insurance Co., Ltd., Liverpool, England.
Safeguard Insurance Co. of New York, New York, N. Y.
Scottish Union & National Insurance Co., Edinburgh, Scotland.
Security Insurance Co., New Haven, Conn.
South British Insurance Co., Ltd., Auckland, N. Z.
Springfield Fire & Marine Insurance Co., Springfield, Mass.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.
Standard Fire Insurance Co., Hartford, Conn.
Star Insurance Co. of America, New York, N. Y.
State Assurance Co., Ltd., Liverpool, England.
Sterling Fire Insurance Co., Indianapolis, Ind.
Stuyvesant Insurance Co., New York, N. Y.
Sun Insurance Office, London, England.
Superior Fire Insurance Co., Pittsburgh, Pa.
Svea Fire & Life Insurance Co., Gothenburg, Sweden.
Tokio Marine & Fire Insurance Co., Ltd., Tokio, Japan.
Twin City Fire Insurance Co., Minneapolis, Minn.
Union Assurance Society, Ltd., London, England.
Union Insurance Society of Canton, Ltd., Hong Kong, China.
United States Fire Insurance Co., New York, N. Y.
Urbaine Fire Insurance Co., Paris, France.
Utah Home Fire Insurance Co., Salt Lake City, Utah.

Victory Insurance Co., Philadelphia, Pa.
Westchester Fire Insurance Co., New York, N. Y.
Western Assurance Co., Toronto, Canada.
World Auxiliary Insurance Corporation, Ltd., London, England.
Yorkshire Insurance Co., Ltd., York, England.

Domestic Mutuels.

(Organized under the provisions of Sections 6170 to 6184, R. C. 1921.)

Equity Mutual Insurance Co., Great Falls, Mont.
Ranchers' Hail & Fire Insurance Co., Great Falls, Mont.

Fire Reinsurance Companies.

Alpha General Insurance Co., Ltd., Calcutta, India.
American Fire Insurance Corporation, New York, N. Y.
American National Fire Insurance Co., Columbus, Ohio.
Anchor Insurance Co. of New York, New York, N. Y.
Baltica Insurance Co., Ltd., Copenhagen, Denmark.
Berkshire Mutual Fire Insurance Co., Pittsfield, Mass.
British General Insurance Co., Ltd., London, England.
Capital Fire Insurance Co., Concord, N. H.
Central States Fire Insurance Co., Wichita, Kansas.
Chicago Fire & Marine Insurance Co., Chicago, Ill.
Christiania General Insurance Co., Christiania, Norway.
City Insurance Co., Sunbury, Pa.
City of New York Insurance Co., New York, N. Y.
Columbian National Fire Insurance Co., Lansing, Mich.
Consolidated Assurance Co., Ltd., London, England.
Cuban National Insurance Co. (La Cubana Compania Nacional de Seguros), Havana, Cuba.
Detroit Mutual Fire Insurance Co., Detroit, Mich.
Dixie Fire Insurance Co., Greensboro, N. C.
Eagle Fire Insurance Co., Newark, N. J.
Equitable Fire Insurance Co., Charleston, S. C.
Farmers' Fire Insurance Co., York, Pa.
Fire Reassurance Co. of New York, New York, N. Y.
First Russian Insurance Co., Petrograd, Russia.
Globe National Fire Insurance Co., Sioux City, Iowa.
Granite State Fire Insurance Co., Portsmouth, N. H.
Great Union Fire & Marine Insurance Co., New Orleans, La.
International Insurance Co., New York, N. Y.
Inter-Ocean Reinsurance Co., Cedar Rapids, Iowa.
Inter State Fire Insurance Co., Detroit, Mich.
Iowa National Fire Insurance Co., Des Moines, Iowa.
Marquette National Fire Insurance Co., Chicago, Ill.
Metropolitan National Insurance Co., Havana, Cuba.
Moscow Fire Insurance Co., Moscow, Russia.
New England Fire Insurance Co., Pittsfield, Mass.
New India Assurance Co., Ltd., Bombay, India.
Nippon Fire Insurance Co., Ltd., Tokio, Japan.
Nordisk Reinsurance Co., Ltd., Copenhagen, Denmark.
Northern Insurance Co., Moscow, Russia.
Old Colony Insurance Co., Boston, Mass.
Osaka Marine & Fire Insurance Co., Ltd., Osaka, Japan.
Paternelle Fire Insurance Co., Ltd., Paris, France.
Pawtucket Mutual Fire Insurance Co., Pawtucket, R. I.
Preferred Risk Fire Insurance Co., Kansas City, Kansas.
Prudentia Re and Coinsurance Co., Ltd., Zurich, Switzerland.
Prudential Insurance Co. of Great Britain, New York, N. Y.
Reinsurance Company Salamandra, Copenhagen, Denmark.
Reliable Fire Insurance Co., Dayton, Ohio.
Rossia Insurance Co. of America, Hartford, Conn.
Russian Reinsurance Co., Petrograd, Russia.
Salamandra Insurance Co., Petrograd, Russia.
Savannah Fire Insurance Co., Savannah, Ga.
Scandinavian American Assurance Corporation, Ltd., Christiania, Norway.
Second Russian Insurance Co., Petrograd, Russia.
Skandia Insurance Co., Stockholm, Sweden.
Skandinavia Insurance Co., Ltd., Copenhagen, Denmark.
South Carolina Insurance Co., Columbia, S. C.
Southern Home Insurance Co., Charleston, S. C.
Swiss Reinsurance Co., Zurich, Switzerland.

Union & Phenix Espanol Insurance Co., Madrid, Spain.
Union Hispano Americana Fire & Marine Insurance Co., New York, N. Y.
Union Reserve Insurance Co., New York, N. Y.
Warsaw Insurance Co., Ltd., Warsaw, Poland.
Wheeling Fire Insurance Co., Wheeling, West Virginia.

Domestic Mutual Fire, Hail and Lightning Companies.

(Organized and licensed under a special act, Sections 6185 to 6205, R. C. 1921, and confining their business to the county in which they were organized, and adjacent counties, purely mutual in character.)

Cascade County Farmers' Mutual Insurance Co., Great Falls, Mont.
Equity Farmers' Mutual Insurance Co. of Hill Co., Rudyard, Mont.
Farmers' Mutual Fire Insurance Co. of Sheridan and Roosevelt Counties, Dagmar, Montana.
Farmers' Mutual Fire & Lightning Association of Fergus County, Lewistown, Mont.
Farmers' Mutual Fire & Lightning Insurance Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.
Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Mont.
Finnish Mutual Fire Insurance Co. of Carbon County, Red Lodge, Mont.
Flathead Farmers' Mutual Insurance Co., Kalispell, Mont.
Mutual Fire & Lightning Insurance Co. of Richland County, Sidney, Mont.
Rural Mutual Fire Insurance Co. of Missoula County, Missoula, Mont.
Toole County Farmers' Union Mutual Rural Fire Insurance Co., Shelby, Mont.
Yellowstone County Mutual Rural Insurance Association, Billings, Mont.

Life Companies.

Aetna Life Insurance Company, Hartford, Conn.
Bankers' Life Co., Des Moines, Ia.
Bankers' Reserve Life Co., The, Omaha, Neb.
Benefit Association of Railway Employees, Chicago, Illinois.
Capitol Life Insurance Co. of Colorado, Denver, Colo.
Central Life Assurance Society of the U. S. (Mutual), Des Moines, Ia.
Central States Life Insurance Co., St. Louis, Mo.
Commonwealth Life Insurance Co. of Nebraska, Omaha, Neb.
Continental Life Insurance Co., Kansas City, Mo.
Dakota Life Insurance Co., Watertown, S. D.
Equitable Life Assurance Society of U. S., New York, N. Y.
Equity Life Insurance Co., Great Falls, Mont.
Federal Life Insurance Co., Chicago, Ill.
First National Life Insurance Co., Pierre, S. D.
Great Northern Life Insurance Co., Grand Forks, N. D.
International Life Insurance Co., St. Louis, Mo.
Kansas City Life Insurance Co., Kansas City, Mo.
Lincoln National Life Insurance Co., Fort Wayne, Ind.
Manhattan Life Insurance Co., New York, N. Y.
Merchants' Life Insurance Co., Des Moines, Iowa.
Metropolitan Life Insurance Co., New York, N. Y.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.
Missouri State Life Insurance Co., St. Louis, Mo.
Montana Life Insurance Co., Helena, Mont.
Mutual Benefit Life Insurance Co., Newark, N. J.
Mutual Life Insurance Co. of New York, New York, N. Y.
Mutual Trust Life Insurance Co., Chicago, Ill.
National Life Insurance Co., Montpelier, Vt.
National Life Insurance Co. of the U. S. A., Chicago, Ill.
New World Life Insurance Co., Spokane, Wash.
New York Life Insurance Co., New York, N. Y.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.
Northwestern National Life Insurance Co., Minneapolis, Minn.
Occidental Life Insurance Co., Los Angeles, Cal.
Pacific Mutual Life Insurance Co., Los Angeles, Cal.
Penn Mutual Life Insurance Co., Philadelphia, Pa.
Prudential Insurance Co. of America, Newark, N. J.
State Life Insurance Co. of Iowa, Des Moines, Iowa.
State Life Insurance Co. of Montana, Great Falls, Mont.
Travelers' Insurance Co., Hartford, Conn.
Union Central Life Insurance Co., Cincinnati, Ohio.
West Coast Life Insurance Co., San Francisco, Cal.
Western Union Life Insurance Co., Spokane, Wash.

Life Reinsurance Companies

American Central Life Insurance Co., Indianapolis, Ind.
Reinsurance Life Co. of America, Des Moines, Iowa.

Miscellaneous

Aetna Casualty & Surety Co., Hartford, Conn.
Aetna Life Insurance Co., Hartford, Conn. (Health and Accident.)
American Surety Co. of New York, New York, N. Y.
Continental Casualty Co., Hammond, Ind.
Continental Life Insurance Co., Kansas City, Mo. (Health and Accident.)
Employers' Indemnity Corporation, Kansas City, Mo.
Employers' Liability Assurance Corporation, Ltd., London, England.
Equitable Life Assurance Society of U. S., New York, N. Y. (Health and Accident.)
Federal Casualty Co., Detroit, Mich.
Federal Life Insurance Co., Chicago, Ill. (Health and Accident.)
Federal Surety Co., Davenport, Ia.
Fidelity & Casualty Co., New York, N. Y.
Fidelity & Deposit Co. of Maryland, Baltimore, Md.
Hartford Accident & Indemnity Co., Hartford, Conn.
Hartford Livestock Insurance Co., New York, N. Y.
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.
Indemnity Insurance Co., of North America, Philadelphia, Pa.
Integrity Mutual Casualty Co., Chicago, Ill.
Lincoln Accident & Life Co., Lincoln, Neb.
Lloyds Plate Glass Insurance Co., New York, N. Y.
London Guarantee & Accident Co., Ltd., London, England.
Loyal Protective Insurance Co., Boston, Mass.
Maryland Casualty Co., Baltimore, Md.
Massachusetts Bonding & Insurance Co., Boston, Mass.
Massachusetts Protective Association, Worcester, Mass.
Metropolitan Life Insurance Co., New York, N. Y. (Health and Accident.)
National Casualty Co., Detroit, Mich.
National Life Insurance Co. of U. S. A., Chicago, Ill. (Health and Accident.)
National Surety Co., New York, N. Y.
New York Plate Glass Insurance Co., New York, N. Y.
North American Accident Insurance Co., Chicago, Ill.
Ocean Accident & Guarantee Corporation, Ltd., London, England.
Pacific Mutual Life Insurance Co., Los Angeles, Cal. (Health and Accident.)
Preferred Accident Insurance Co., New York, N. Y.
Royal Indemnity Co., New York, N. Y.
Southern Surety Co., Des Moines, Iowa.
Standard Accident Insurance Co., Detroit, Mich.
State Farmers' Mutual Hail Insurance Co., Waseca, Minn.
Travelers' Insurance Co., Hartford, Conn. (Health and Accident.)
United States Casualty Co., New York, N. Y.
United States Fidelity & Guaranty Co., Baltimore, Md.
Western Casualty Co., The, Denver, Colo.

Miscellaneous Reinsurance Companies

European General Reinsurance Co., Ltd., London, England.
First Reinsurance Co. of Hartford, Hartford, Conn.
General Casualty & Surety Reinsurance Corporation, New York, N. Y.

Fraternal Societies.

Aid Association for Lutherans, Appleton, Wis.
Ancient Order of United Workmen, Fargo, N. D.
Catholic Knights of America, St. Louis, Mo.
Catholic Order of Foresters, Chicago, Ill.
Court of Honor Life Association, Springfield, Ill.
Croatian League of Illinois, Chicago, Ill.
Degree of Honor Protective Association, St. Paul, Minn.
Fraternal Aid Union, Lawrence, Kansas.
Grand Aerie Fraternal Order of Eagles, Kansas City, Mo.
Grand Carniolian Slovenian Catholic Union, Joliet, Ill.
Homesteaders, The, Des Moines, Iowa.
Independent Order of Foresters, Toronto, Canada.
Knights of Columbus, New Haven, Conn.
Knights of Pythias, Supreme Lodge, Indianapolis, Ind.
Ladies' Catholic Benevolent Association, Erie, Pa.
Ladies of the Maccabees, Port Huron, Mich.
Lutheran Brotherhood, Minneapolis, Minn.

Maccabees, The, Detroit, Mich.
Modern Brotherhood of America, Mason City, Ia.
Modern Woodmen of America, Rock Island, Ill.
National Croatian Society of U. S. A., Pittsburgh, Pa.
National Slovak Society of U. S. A., Pittsburgh, Pa.
National Union Assurance Society, Toledo, Ohio.
Neighbors of Woodcraft, Portland, Ore.
Railway Mail Association, Portsmouth, N. H.
Royal Arcanum, Boston, Mass.
Royal Highlanders, Lincoln, Neb.
Royal Neighbors of America, Rock Island, Ill.
Security Benefit Association, Topeka, Kansas.
Sons of Norway, Minneapolis, Minn.
South Slavonic Catholic Union, Ely, Minn.
United Artisans, Portland, Ore.
United Commercial Travelers of America, The Order of, Columbus, Ohio.
United Order of Americans, Milwaukee, Wis.
Western Bohemian Fraternal Association, Cedar Rapids, Iowa.
Woman's Benefit Association of the Maccabees, Port Huron, Mich.
Woodmen of the World, Denver, Colo.
Yeomen, Brotherhood of American, Des Moines, Iowa.

ASSESSMENT COMPANIES

Life

Guarantee Fund Life Association, Omaha, Neb.
Illinois Bankers' Life Association, Monmouth, Ill.

Miscellaneous

Inter-State Business Men's Accident Association, Des Moines, Iowa.
Mutual Benefit Health & Accident Association, Omaha, Neb.

COMPARATIVE STATEMENT.

Receipts for the Insurance Years Ending December 31st.

	1921		1922	
Agents' Licenses@ \$ 5.00	9,535	\$ 47,675.00	9,280	\$ 46,400.00
Annual Statements@ 25.00	313	7,825.00	310	7,750.00
Taxes on Gross Premiums		270,012.09		225,411.33
Filing Charters & First Papers.....@ 300.00	20	6,000.00	10	3,000.00
Fraternal Order Fees@ 10.00	40	400.00	41	410.00
Fire Marshal Fund		11,057.01		8,949.99
Miscellaneous Receipts		484.00		1,386.00
Totals--		\$343,453.10		\$293,307.32

SUMMARY OF COMPANIES.

Doing Business in the State April 1, 1923.

Fire Companies	141
*Domestic Mutuals (Fire)	2
Fire Reinsurance Companies	63
Life Insurance Companies	42
Assessment Life Insurance Companies	2
Life Reinsurance Companies	2
Miscellaneous Insurance Companies	44
Miscellaneous Reinsurance Companies	3
Fraternal Insurance Societies	39
**Farmers' Mutual Insurance Companies	12
	350

*Organized under the provision of Sections 6170 to 6184 R. C. 1921.

**Organized under the provisions of Sections 6185 to 6205 R. C. 1921.

LIFE INSURANCE.

Insurance in force December 31, 1921, 79,106 policies.....	\$176,917,363.99
Insurance issued during year 1922	27,200,081.52
Total.....	\$204,117,445.51
Insurance ceased to be in force, 1922.....	30,149,905.65
Insurance in force December 31, 1922, 77,921 policies	\$173,967,539.86

	1921	1922	Decrease
Insurance in force	\$ 176,917,363.99	\$ 173,967,539.86	\$ 2,949,824.13
Amount of policies issued	30,156,913.41	27,200,081.52	2,956,831.89
Number of policies issued	13,093	10,839	2,254
Premium receipts	5,176,039.19	5,419,193.70	* 243,154.51
Losses incurred	1,385,898.94	1,446,399.00	* 60,500.06
Losses Paid	1,454,075.01	1,420,777.88	33,297.13

* Increase

ASSESSMENT LIFE INSURANCE.

Insurance in force December 31, 1921, 2,065 policies	\$ 6,803,208.10
Insurance issued during year 1922	1,179,000.00
Total.....	\$ 7,982,208.10
Insurance ceased to be in force, 1922	1,779,462.00
Insurance in force December 31, 1922, 1,959 policies	\$ 6,202,746.10
Decrease in Assessment Life Business in force over 1921.....	\$ 600,462.00

INDUSTRIAL BUSINESS.

Insurance in force December 31, 1921, 51,262 policies.....	\$ 7,154,365.00
Insurance issued during year 1922.....	2,288,882.00
Total.....	\$ 9,443,247.00
Insurance ceased to be in force, 1922.....	1,843,629.00
Insurance in force December 31, 1922, 55,688 policies	\$ 7,599,618.00
Increase in Industrial business in force over 1921.....	\$ 445,253.00

LEGAL RESERVE, INDUSTRIAL AND ASSESSMENT LIFE COMPANIES

Total insurance in force December 31, 1921, 132,433 policies.....	\$190,874,937.09
Total insurance in force December 31, 1922, 135,568 policies.....	187,769,903.96
Decrease of Life business, all classes, under 1921.....	\$ 3,105,033.13

FIRE INSURANCE.

	1921	1922	Decrease
Net Risks Written	\$ 254,038,731.09	\$ 278,406,993.74	\$ *24,368,262.65
Net Premium Receipts	4,621,556.47	4,421,708.06	199,848.41
Fire Losses Paid	3,226,048.34	2,763,225.08	462,823.26
Fire Losses Incurred	3,555,418.19	2,838,486.28	716,931.91

*Increase

MISCELLANEOUS BUSINESS.

Premiums Received.

Accident	\$ 330,153.92
Health	52,711.61
Auto Liability	109,540.38
Liability other than Auto	59,157.00
Workmen's Compensation	115,744.74
Fidelity	113,478.08
Surety	227,419.80
Burglary & Theft	40,325.57
Automobile & Team Property Damage	57,587.62
Plate Glass	68,110.74
Steam Boiler	7,655.13
Sprinkler	559.18
Livestock	3,865.56
Miscellaneous	2,357.29

\$1,188,666.62

Miscellaneous Business 1921\$1,213,238.58

Miscellaneous Business 19221,188,666.62

Decrease.....\$ 24,571.96

RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

Fire Companies	\$ 4,421,708.06
Life Companies	5,419,194.70
Assessment Life Companies	113,282.40
Industrial Insurance	296,290.84
Miscellaneous Companies	1,188,666.62
Fraternal Societies	1,041,917.30

\$12,481,059.92

Total Premiums Received 1921\$12,477,909.87

Total Premiums Received 192212,481,059.92

Increase.....\$ 3,150.05

SECURITIES ON DEPOSIT.

January 1st, 1923.

As provided Under Sections 6258 and 6261, Revised Codes 1921.

EQUITY LIFE INSURANCE CO., Great Falls\$ 100,708.29

Detail.

First Mortgages on Real Estate	\$ 49,900.00
U. S. Liberty Bonds and Stamps	46,794.94
Municipal Bonds and Warrants	4,013.35
	<hr/>
	\$ 100,708.29

MONTANA LIFE INSURANCE CO., Helena\$3,168,297.81

Detail.

First Mortgages on Real Estate	\$1,650,371.10
U. S. Liberty Bonds	540,600.00
Municipal Bonds and Warrants	813,245.36
Corporation Bonds	57,000.00
Policy Loans	107,081.35
	<hr/>
	\$3,168,297.81

STATE LIFE INSURANCE CO., Great Falls\$ 282,714.71

Detail.

First Mortgages on Real Estate	\$ 214,825.00
U. S. Liberty Bonds and Certificates	23,750.00
Municipal Bonds and Warrants	35,889.71
Loans secured by collateral	8,250.00
	<hr/>
	\$ 282,714.71

TOTAL\$3,551,720.81

SUMMARY

First Mortgages on Real Estate	\$1,915,096.10
U. S. Securities	611,144.94
Municipal Securities	853,148.42
Corporation Bonds	57,000.00
Collateral Loans	8,250.00
Policy Loans	107,081.35
	<hr/>
TOTAL	<u><u>\$3,551,720.81</u></u>

TABLES
OF
Fire, Life, Miscellaneous and Fraternal
Business

LIFE INSURANCE Statement Showing Business Transacted in Montana for the Cal

NAME	1 9 2 1	
	Insurance Written	
	Policies Issued	Amount
Aetna (Conn.)	131	\$ 629,919.14
Bankers (Iowa)	451	1,714,982.00
Bankers (Neb.)	37	87,157.50
Capitol (Colo.)	55	167,000.00
Central (Iowa)	697	1,491,474.01
Central (Mo.)	78	339,500.00
Commonwealth (Neb.)	4	4,000.00
Continental (Mo.)	266	548,779.00
Dakota (S. D.)	14	49,146.35
Equity (Mont.)	64	175,500.00
Equitable (N. Y.)	406	1,306,111.00
Federal (Ill.)	2	2,000.00
First National (S. D.)	167	406,500.00
Great Northern (N. D.)	18	47,000.00
Guardian (N. Y.)	32	133,616.00
International (Mo.)	789	2,552,094.00
Kansas City (Mo.)	116	317,000.00
Lincoln National (Ind.)	737	1,195,289.00
Manhattan (N. Y.)	152	349,297.00
Merchants (Iowa)	27	61,000.00
Metropolitan (N. Y.)	3,762	3,379,821.00
Minnesota Mutual (Minn.)	152	518,987.00
Missouri State (Mo.)	24	77,302.00
Montana (Mont.)	689	2,047,770.00
Mutual Benefit (N. J.)	86	213,502.00
Mutual (N. Y.)	381	1,471,176.60
Mutual Trust (Ill.)	47	138,500.00
National (Vt.)	116	369,307.19
National (Ill.)	4	6,639.49
New World (Wash.)	255	671,403.13
New York (N. Y.)	1,511	3,688,180.00
Northwestern Mutual (Wis.)	109	651,640.00
Northwestern National (Minn.)	584	1,739,789.00
Pacific Mutual (Cal.)	246	787,599.00
Penn Mutual (Pa.)	42	175,500.00
Prudential (N. J.)	111	670,377.00
State (Iowa)	320	836,548.00
State (Mont.)	154	457,680.00
Travelers' (Conn.)	98	310,024.00
Union Central (Ohio)	1	5,000.00
West Coast (Cal.)	158	362,803.00
Western Union (Wash.)		
TOTALS	12,304	\$27,604,819.41
INDUSTRIAL BUSINESS		
Metropolitan (N. Y.)	13,952	\$ 1,980,098.00
ASSESSMENT LIFE ASSOCIATIONS		
Guarantee Fund (Neb.)	564	\$ 1,926,500.00
Illinois Bankers (Ill.)	69	253,000.00
AGGREGATE	26,889	\$31,764,417.41

CE COMPANIES

TABLE "A"

endar Year 1922 and Exhibiting Comparisons With Previous Year

Insurance Written		Premiums Received		
1922		1921	1922	
Policies Issued	Amount	Amount	Ordinary	Group
32	\$ 511,333.34	\$ 574,455.84	\$ 41,397.44	\$ 571.24
409	2,034,931.00	1,587,712.50	144,245.12	
7	15,434.25	3,435.32	33,311.84	
14	33,500.00	16,734.62	12,917.65	
422	358,630.00	203,711.05	131,835.75	
41	153,000.00	34,354.75	27,345.20	
4	3,000.00	3,600.73	4,242.74	
206	412,224.00	32,773.44	33,539.44	
11	40,000.00	19,242.45	11,342.10	
15	20,500.00	4,533.73	3,694.13	
843	1,010,354.00	133,229.30	131,044.35	24,510.43
12	17,000.00	2,567.43	13,000.00	
123	300,000.00	17,719.62	34,747.52	
1	1,000.00	7,134.71	5,172.93	
		53,125.04	14,577.44	
141	421,333.33	123,433.77	93,132.01	
117	433,500.00	37,482.45	44,267.35	
442	366,493.00	32,159.11	33,393.45	
130	314,334.00	52,424.41	56,394.52	
1	2,500.00	13,817.79	11,100.77	
1,381	2,501,447.00	334,560.33	730,335.70	144.32
30	333,570.00	67,536.43	62,341.84	
9	23,952.33	21,472.31	20,592.42	
357	2,713,413.00	700,343.23	712,334.74	
34	243,224.00	34,633.33	33,943.73	
440	1,407,451.33	300,379.32	377,842.54	
133	342,412.00	7,332.37	14,217.45	
135	303,544.47	85,543.00	34,258.44	
5	6,432.24	32,547.85	28,512.13	
33	234,430.00	103,053.43	34,044.17	
1,340	4,376,212.00	343,713.23	341,719.02	
134	343,417.00	34,234.36	241,234.14	
131	1,477,132.00	335,343.12	204,232.22	
247	747,239.00	52,536.74	64,339.09	
75	333,859.00	45,130.35	62,109.52	
310	371,145.00	143,021.33	145,233.49	3,379.35
23	73,000.00		4,271.44	
227	422,500.00	127,634.21	119,134.33	
123	457,127.00	29,249.73	30,233.12	335.39
54	153,500.00	40,344.30	41,236.63	
1	1,000.00	4,736.72	4,631.03	
72	140,304.00	143,337.73	123,099.35	
10,339	\$27,200,031.52	\$ 5,044,739.13	\$ 5,339,343.31	\$24,325.24

INDUSTRIAL BUSINESS

14,344	\$ 2,333,331.00	\$ 271,212.73	\$ 334,230.44
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ASSESSMENT LIFE ASSOCIATIONS

133	\$ 1,007,500.00	\$ 33,433.12	\$ 109,103.27
73	171,500.00	15,339.31	23,931.23
21,537	\$3,467,367.52	\$ 3,439,730.33	\$ 3,323,764.34

* Deduct.

LIFE INSURANCE Statement Showing Business Transacted in Montana for the Calendar Year 1922

NAME	Losses Incurred During 1922		Losses Paid During 1922	
	No.	Amount	No.	Amount
Aetna (Conn.)	20	\$ 37,702.00	19	\$ 37,546.00
Bankers (Iowa)	56	120,441.00	50	104,381.00
Bankers (Neb.)	2	7,000.00	2	7,000.00
Capitol (Colo.)	1	1,000.00	1	1,000.00
Central (Iowa)	20	31,356.54	20	33,056.54
Central (Mo.)	2	2,500.00	2	2,500.00
Commonwealth (Neb.)	1	1,000.00	1	1,000.00
Continental (Mo.)	11	19,503.75	12	38,503.75
Dakota (S. D.)	4	9,000.00	3	7,000.00
Equity (Mont.) .....	.....	.....	.....	.....
Equitable (N. Y.)	32	100,556.47	29	83,556.47
Federal (Ill.) .....	.....	.....	.....	.....
First National (S. D.) .....	.....	.....	.....	.....
Great Northern (N. D.) .....	.....	.....	.....	.....
Guardian (N. Y.) .....	.....	.....	.....	.....
International (Mo.)	6	12,720.00	6	12,720.00
Kansas City (Mo.) .....	.....	.....	.....	.....
Lincoln National (Ind.)	8	20,952.11	7	11,952.11
Manhattan (N. Y.)	9	15,800.91	9	15,800.91
Merchants (Iowa)	1	2,000.00	1	2,000.00
Metropolitan (N. Y.)	175	122,687.00	169	117,492.00
Minnesota Mutual (Minn.)	5	15,000.00	6	15,115.20
Missouri State (Mo.)	1	1,000.00	1	1,000.00
Montana (Mont.)	34	77,000.00	34	85,000.00
Mutual Benefit (N. J.)	20	47,297.00	19	46,295.00
Mutual (N. Y.)	64	115,507.00	64	115,496.00
Mutual Trust (Ill.) .....	.....	.....	.....	.....
National (Vt.)	5	3,000.00	4	8,000.00
National (Ill.)	2	2,000.00	2	2,000.00
New World (Wash.)	5	13,444.00	5	13,444.00
New York (N. Y.)	122	241,245.22	117	239,276.22
Northwestern Mutual (Wis.)	80	212,483.00	79	210,450.00
Northwestern National (Minn.)	17	49,100.00	15	47,100.00
Pacific Mutual (Cal.)	1	1,000.00	1	1,000.00
Penn Mutual (Pa.)	7	37,632.00	6	32,632.00
Prudential (N. J.)	23	53,596.26	23	55,873.26
State (Iowa) .....	.....	.....	1	4,217.65
State (Mont.)	4	8,000.00	5	10,500.00
Travelers (Conn.)	1	5,000.00	1	5,000.00
Union Central (Ohio)	29	42,874.74	28	41,869.77
West Coast (Cal.) .....	.....	.....	.....	.....
Western Union (Wash.)	5	11,000.00	5	11,000.00
TOTALS	773	\$1,446,399.00	747	\$1,420,777.88

INDUSTRIAL BUSINESS

Metropolitan (N. Y.)	454	\$ 56,251.77	446	\$ 55,443.27
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ASSESSMENT LIFE ASSOCIATIONS

Guarantee Fund (Neb.)	5	\$ 15,500.00	5	\$ 15,500.00
Illinois Bankers (Ill.)	3	2,854.00	2	1,854.27
AGGREGATE	1,235	\$1,521,004.77	1,200	\$1,493,575.42

CE COMPANIES (Continued) TABLE "A"
endar Year 1922 and Exhibiting Comparisons With Previous Year

Amount in Force Dec. 31, 1921	In Force Dec. 31, 1922		Increase or Decrease of Insurance in Force Dec. 31, 1922	Premium Tax Paid
	No.	Amount		
\$ 2,908,917.11	663	\$ 2,953,139.86	* \$ 44,222.65	\$ 3,151.40
8,750,331.00	3,724	9,624,575.00	* 873,744.00	4,156.13
1,171,663.00	406	1,042,159.25	128,803.75	701.46
601,000.00	201	437,500.00	163,500.00	283.35
6,521,951.01	2,923	5,997,320.00	524,131.01	4,597.15
1,314,815.00	402	1,034,315.00	280,500.00	583.92
113,010.00	98	85,160.00	27,850.00	187.86
3,033,408.00	1,411	3,008,102.00	25,306.00	2,164.45
764,938.89	181	665,713.51	99,225.38	547.55
216,500.00	55	142,500.00	74,000.00	125.00
10,031,091.00	4,384	10,643,867.00	* 612,776.00	6,278.21
22,000.00	23	32,000.00	* 10,000.00	125.00
1,300,500.00	515	1,152,500.00	148,000.00	368.54
228,200.00	77	188,700.00	24,500.00	129.35
2,567,479.00	-----	-----	-----	318.55
1,324,500.00	1,396	3,117,515.00	* -----	1,888.84
2,276,189.00	559	1,507,500.00	* 183,000.00	908.35
1,595,691.00	1,492	2,374,027.00	* 87,838.00	1,949.51
571,598.00	746	1,647,369.00	* 51,678.00	1,162.89
-----	250	502,598.00	69,000.00	277.52
11,371,437.00	12,782	11,089,050.00	282,387.00	14,644.81
2,476,778.00	879	2,214,738.00	262,040.00	1,284.40
529,463.00	191	492,837.00	36,626.00	435.05
20,520,100.00	7,905	20,283,149.00	236,951.00	5,956.52
3,594,770.00	1,443	3,654,801.00	* 60,031.00	1,606.63
14,864,841.00	5,200	14,643,523.00	221,318.00	7,581.85
292,451.00	232	561,296.00	* 268,845.00	399.35
3,306,995.70	1,342	3,465,250.92	* 158,255.22	1,710.17
1,011,439.53	572	935,039.02	76,400.56	612.24
3,292,711.70	1,136	2,679,530.38	613,181.34	1,903.94
25,170,270.00	11,173	26,882,627.00	* 1,712,357.00	17,259.24
13,874,888.00	4,651	12,874,586.00	1,000,102.00	5,247.57
6,685,763.00	2,652	6,509,642.00	186,121.00	4,110.04
1,685,624.00	703	1,985,842.00	* 290,218.00	2,454.26
2,255,465.00	811	2,419,473.00	* 164,008.00	1,267.19
4,842,712.00	1,769	5,442,405.00	* 599,693.00	3,006.77
4,090,088.00	151	383,680.00	-----	125.00
1,142,316.00	1,748	4,102,088.00	* 12,000.00	1,450.87
1,867,739.00	368	1,235,781.00	* 35,465.00	1,130.47
149,245.00	797	1,752,058.00	70,881.00	1,029.67
4,731,796.00	50	183,385.00	15,860.00	225.00
-----	1,930	4,018,711.00	712,985.00	2,892.52
\$173,087,274.99	77,921	\$173,967,539.86	-----	\$106,748.24
INDUSTRIAL BUSINESS				
\$ 7,154,365.00	55,988	\$ 7,599,618.00	* \$ 445,253.00	-----
ASSESSMENT LIFE ASSOCIATIONS				
\$ 6,041,500.00	1,640	\$ 5,460,000.00	\$ 581,500.00	\$ 2,029.05
761,708.10	319	742,746.10	18,962.00	286.60
\$187,044,848.09	135,568	\$187,769,903.96	-----	\$192,963.89

*Increase

LIFE INSURANCE COMPANIES
Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1922

TABLE "B"

NAME	Paid Up Capital	Admitted Assets	Net Liabilities	Total Liabilities Including Capital	Unassigned Funds Surplus	Surplus as Regards Policyholders
Aetna (Conn.)	\$5,000,000.00	\$ 207,041,779.45	\$ 181,816,556.16	\$ 186,816,556.16	\$20,225,223.29	\$25,225,223.29
Bankers (Iowa)	Mutual	56,634,293.15	54,863,885.26	54,863,885.26	1,770,407.89	1,770,407.89
Bankers (Neb.)	100,000.00	12,865,395.98	11,413,458.26	11,413,458.26	1,451,937.72	1,451,937.72
Capital (Colo.)	100,000.00	5,473,129.30	5,035,313.22	5,135,313.22	337,816.08	437,816.08
Central (Iowa)	Mutual	14,016,619.14	12,588,666.28	12,588,666.28	1,427,952.86	1,427,952.86
Central (Mo.)	400,000.00	4,867,360.99	4,385,497.00	4,785,497.00	81,863.99	481,863.99
Commonwealth (Neb.)	100,000.00	3,513,494.64	3,117,368.90	3,291,768.00	296,126.64	396,126.64
Continental (Mo.)	490,000.00	5,501,597.67	4,789,968.36	5,274,968.36	221,629.31	711,629.31
Dakota (S. D.)	300,000.00	3,054,549.93	2,476,918.76	2,476,918.76	277,631.17	577,631.17
Equity (Mont.)	104,000.00	116,401.86	11,329.35	11,329.35	1,071.91	105,071.91
Equitable (N. Y.)	100,000.00	663,747,064.32	619,956,750.48	620,056,750.48	43,690,313.84	43,790,313.84
Federal (Ill.)	300,000.00	5,984,417.60	5,568,173.60	5,868,173.60	116,244.00	416,244.00
First National (S. D.)	250,000.00	2,031,917.72	1,621,762.50	1,871,762.50	160,155.22	410,155.22
Great Northern (N. D.)	200,000.00	876,844.11	601,544.43	801,544.43	75,299.68	275,299.68
International (Mo.)	787,500.00	20,703,424.58	18,956,539.61	19,744,039.61	959,384.97	1,746,884.97
Kansas City (Mo.)	200,000.00	25,938,363.00	23,966,087.76	24,166,087.76	1,762,275.24	1,962,275.24
Lincoln National (Ind.)	1,000,000.00	16,558,771.64	14,586,771.64	15,536,771.64	1,000,000.00	2,000,000.00
Manhattan (N. Y.)	100,000.00	15,066,674.80	13,162,527.76	19,200,527.10	505,147.70	605,147.70
Merchants (Iowa)	400,000.00	5,809,432.37	5,183,390.55	5,583,390.65	225,841.72	625,841.72
Metropolitan (N. Y.)	Mutual	1,253,850,325.23	1,198,366,913.38	1,198,366,913.98	61,483,411.25	61,483,411.25
Minnesota Mutual (Minn.)	Mutual	10,376,021.64	9,593,699.98	9,593,699.98	782,321.66	782,321.66
Missouri State (Mo.)	2,000,000.00	39,642,846.03	36,732,113.29	38,732,113.29	910,732.74	2,910,732.74
Montana (Mont.)	250,000.00	4,717,527.23	3,915,020.87	4,165,020.87	552,506.36	802,506.36
Mutual Benefit (N. J.)	Mutual	330,475,608.85	330,475,608.85	330,475,608.85	.....	.....
Mutual (N. Y.)	Mutual	691,125,635.43	691,125,635.43	691,125,635.43	.....	.....
Mutual Trust (Ill.)	Mutual	9,155,553.30	8,501,453.11	8,501,453.11	654,100.19	654,100.19
National (Vt.)	Mutual	84,537,024.13	79,595,343.45	79,595,343.45	4,907,680.68	4,907,680.68
National (Ill.)	500,000.00	23,224,800.18	22,110,789.72	22,110,789.72	1,114,010.46	1,614,010.46
New World (Wash.)	1,134,500.00	4,757,034.99	3,024,417.47	4,158,917.67	628,117.32	1,762,617.32
New York (N. Y.)	Mutual	988,552,210.96	988,552,210.96	988,552,210.96	.....	.....

Northwestern Mutual (Wis.)	546,296,308.43	546,296,308.43	546,296,308.43	1,005,709.31	1,005,709.31
Northwestern Nat'l. (Minn.)	14,503,980.75	13,498,251.44	13,498,251.44	2,328,300.98	2,328,300.98
Pacific Mutual (Cal.)	73,256,818.48	69,528,517.50	71,028,517.50	33,800,873.36	33,800,873.36
Penn Mutual (Pa.)	253,715,327.48	253,715,327.48	253,715,327.48		
Prudential (N.J.)	906,397,224.67	870,596,351.31	872,556,351.31		
State (Iowa)	2,388,733.69	1,812,369.82	2,062,369.82	326,423.87	576,423.87
State (Mont.)	640,008.23	444,127.41	501,627.41	78,380.82	195,880.82
Travelers' (Conn.)	250,287,551.95	230,188,953.86	237,688,953.86	12,598,598.09	20,098,598.09
Union Central (Ohio)	174,338,023.32	165,127,291.69	167,627,291.69	7,310,731.63	9,810,731.63
West Coast (Cal.)	7,796,799.91	7,129,815.06	7,379,815.06	41,6984.85	666,984.85
Western Union (Wash.)	6,359,835.28	6,418,224.63	6,618,224.63	341,660.65	541,660.65
ASSESSMENT LIFE ASSOCIATIONS					
Guarantee Fund (Neb.)	5,952,911.78	1,512,438.68	1,512,438.68		
Illinois Bankers	2,938,519.82	162,301.24	162,301.24		

FIRE INSURAN

Statement Showing the Business Transacted in Montana for the Ca (For Segregation 1922 Business See

NAME	Net Risks Written		Net Premiums Received	
	1921	1922	1921	1922
Aetna (Conn.)	\$ 6,810,413.00	\$ 7,741,153.00	\$ 117,864.90	\$ 118,413.19
Agricultural (N. Y.)	892,201.00	1,550,100.00	16,739.63	22,650.11
Alliance (Pa.)	1,451,202.00	1,297,328.00	16,153.96	12,198.68
American Alliance (N. Y.)	656,620.00	629,680.00	13,152.88	11,333.41
American Central (Mo.)	2,529,618.00	2,779,541.00	45,173.08	45,225.87
American Eagle, (N. Y.)	1,245,419.00	1,516,179.00	26,953.29	28,320.76
American Equitable (N. Y.)	342,421.00	284,551.00	7,255.87	5,593.00
American Insurance (N. J.)	1,974,828.00	1,917,852.00	35,640.97	33,951.76
Atlas (London)	1,407,731.00	1,391,123.00	29,534.24	29,927.41
Automobile (Conn.)	5,504,875.00	4,079,560.00	46,003.36	45,058.64
Bankers & Shippers (N. Y.)	239,422.00	406,349.00	2,697.53	5,937.40
Boston (Mass.)	934,565.00	884,848.00	15,869.53	13,049.63
British America (Toronto)	524,162.00	548,443.00	9,225.30	8,034.94
Caledonian (Edinburgh)	930,983.00	898,403.00	18,071.03	15,535.61
California (Cal.)	1,848,344.00	2,020,543.00	34,061.44	23,493.48
Camden (N. J.)	777,299.00	1,024,781.00	14,952.85	15,387.68
Citizens (Mo.)	1,025,229.00	974,522.00	16,111.46	16,086.32
Columbia (N. J.)	175,599.00	333,247.00	2,096.35	5,092.40
Commercial Union (London)	8,180,008.00	4,171,550.00	44,356.89	33,754.21
Commercial Union (N. Y.)	924,686.00	633,674.00	10,589.99	6,383.20
Commonwealth (N. Y.)	410,724.00	626,306.00	10,444.53	10,841.60
Concordia (Wis.)	619,440.00	496,273.00	11,253.97	8,622.74
Connecticut (Conn.)	1,733,688.00	2,561,192.00	39,531.96	47,065.66
Continental (N. Y.)	6,329,720.00	7,397,379.00	129,576.18	134,709.46
County (Pa.)	70,500.00	130,909.00	1,142.17	2,103.63
Detroit F & M (Mich.)	311,822.00	198,432.00	6,164.11	5,224.97
Eagle Star & Brit Dom (London)	1,355,393.00	1,469,231.00	14,865.38	16,907.93
Equitable F & M (R. I.)	413,283.00	476,807.00	7,250.69	7,376.75
Equity Mutual (Mont.)	1,420,308.79	1,671,656.07	71,692.01	48,253.88
Eureka-Security F & M (Ohio) .....	.....	.....	.....	.....
Federal Insurance (N. J.)	9,962,999.00	11,077,882.00	26,886.04	19,242.22
Federated Fire Re-Ins. (Iowa) .....	.....	305,022.00	.....	25,330.46
Fidelity Phenix (N. Y.)	4,963,836.00	5,881,256.00	103,758.25	108,266.88
Fire Association (Pa.)	3,961,290.00	2,817,438.00	62,889.38	53,655.12
Fireman's Fund (Cal.)	18,612,510.00	10,549,410.00	208,036.23	158,258.93
Firemen's Insurance (N. J.)	1,204,295.00	567,329.00	18,783.36	9,601.17
Fitchburg Mutual (Mass.)	425,482.00	285,441.00	9,828.32	7,951.70
Franklin (Pa.)	3,109,498.00	3,130,206.00	79,145.35	76,583.28
Gen. Fire Assurance (Paris)	137,308.00	172,394.00	1,086.55	1,745.92
Girard F & M (Pa.)	112,383.00	117,075.00	1,788.93	2,168.37
Glens Falls (N. Y.)	3,277,375.00	1,862,233.00	38,433.91	17,580.28
Globe & Rutgers (N. Y.)	154,560.00	1,453,186.00	3,137.43	9,527.42
Grain Dealers (Ind.)	722,488.00	628,528.00	9,292.23	12,728.55
Great American (N. Y.)	5,058,412.00	4,924,422.00	108,344.62	92,043.41
Great Republic (Iowa)	246,711.00	255,841.00	21,453.13	28,848.08
Hanover (N. Y.)	1,386,233.00	1,215,212.00	22,641.29	22,056.46
Hardware Dealers (Wis.)	1,263,493.00	1,367,668.00	22,499.64	22,768.99
Hartford (Conn.)	12,797,868.00	19,255,611.00	290,943.46	277,575.40
Hawkeye (Iowa)	473,402.00	362,127.00	49,471.04	34,672.36
Home F & M (Cal.)	3,495,282.00	4,352,822.00	54,912.42	55,842.35
Home Insurance (N. Y.)	20,190,814.00	29,546,039.00	534,104.42	494,429.34
Hudson (N. Y.)	309,268.00	442,929.00	11,890.60	11,900.33
Imperial (N. Y.)	181,335.00	304,739.00	2,627.05	5,845.57
Importers & Exporters (N. Y.)	259,709.00	296,626.00	4,483.78	5,144.47
Insurance Co. of N. A. (Pa.)	8,049,619.00	7,949,681.00	99,806.74	103,264.43

CE COMPANIES

TABLE "C"

**Calendar Year 1922 and Exhibiting Comparisons With Previous Year
Tables D-1, -2, -3, -4, -5 and -6.)**

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1921	1922		1921	1922		
\$ 86,641.77	\$ 54,579.58	46.1	\$ 69,098.68	\$ 58,660.22	\$ 290.52	\$ 2,393.26
3,563.93	17,213.98	76.0	6,809.56	13,691.04	31.89	478.00
11,138.57	6,900.83	56.6	9,726.57	7,398.93	25.91	268.97
1,530.35	4,217.62	37.2	5,215.35	3,509.62	27.37	251.67
25,820.46	22,545.21	49.9	22,214.07	20,633.62	108.16	929.52
24,067.06	16,593.28	58.6	19,600.26	12,948.35	45.18	591.41
4,941.28	4,714.42	84.3	3,826.28	4,706.42	13.98	136.86
23,704.54	17,910.32	52.8	21,215.48	16,797.61	84.79	704.04
10,129.95	13,911.44	46.5	8,360.27	15,872.15	69.97	623.55
37,493.22	32,914.58	73.0	36,397.64	35,237.52	33.81	926.17
140.92	1,368.79	23.1	140.92	1,365.79	12.62	143.75
11,279.13	7,539.66	57.8	8,197.92	6,430.46	30.67	285.99
1,421.25	5,796.64	72.1	1,377.25	3,803.75	20.09	185.70
9,733.32	9,084.84	58.5	10,104.45	7,457.71	38.84	335.71
20,901.78	24,893.01	106.0	21,608.91	22,105.69	58.73	610.83
10,786.32	6,875.03	44.7	7,059.32	8,840.03	34.54	332.75
8,667.42	19,038.86	118.4	4,697.15	18,695.85	40.22	346.73
45.35	2,129.81	41.8	45.35	1,342.81	10.17	126.85
27,272.84	17,698.53	52.4	29,546.34	22,036.06	79.88	700.08
5,302.36	1,832.69	28.7	8,375.36	5,401.69	15.94	152.66
7,697.24	11,830.49	109.1	5,295.24	12,638.49	17.59	241.83
10,390.09	4,458.26	51.7	9,936.59	4,349.08	21.56	197.45
24,825.97	19,879.03	42.2	23,350.22	13,590.08	114.73	966.31
100,041.56	\$5,327.57	63.3	\$3,670.49	75,528.16	208.68	2,719.18
291.96	232.09	11.0	273.96	207.78	5.26	125.00
3,601.27	5,250.51	100.5	3,534.27	1,736.51	13.06	156.75
13,775.04	3,165.54	18.7	7,166.17	10,567.62	25.63	234.73
8,007.38	2,342.68	31.8	5,263.68	4,784.32	18.42	172.53
91,181.28	59,963.86	124.3	48,094.70	20,462.16	-----	10.00
-----	-----	-----	-----	-----	-----	125.00
17,888.41	9,062.27	47.1	12,696.36	10,593.32	30.07	409.84
-----	21,490.49	84.8	-----	21,490.49	-----	633.26
81,860.12	74,246.75	68.6	78,320.91	62,164.30	168.18	2,190.33
34,848.94	25,515.94	47.6	39,672.24	30,544.93	116.59	1,098.10
151,896.53	90,347.69	57.0	159,191.22	89,747.63	350.25	4,114.73
6,185.79	3,147.25	32.8	5,392.03	5,686.23	23.71	217.02
4,079.16	10,819.80	136.0	4,746.65	10,832.34	19.74	184.03
115,723.69	57,408.59	75.0	100,683.06	53,142.28	150.95	1,556.67
328.81	731.77	41.9	317.94	901.00	4.36	125.00
2,747.28	167.35	7.7	247.25	2,667.08	5.40	125.00
40,506.41	7,044.92	40.1	30,468.41	15,749.88	42.94	376.61
12.00	191.38	2.0	-----	206.32	23.82	215.55
56,446.77	16,178.78	127.1	56,446.77	12,958.78	62.26	279.57
78,182.16	50,260.94	54.6	73,081.87	54,553.34	174.41	1,865.87
18,243.67	19,308.64	66.9	18,243.67	19,198.04	-----	721.20
14,615.62	8,634.78	39.1	10,936.56	12,033.92	53.57	466.13
17,552.78	22,861.22	100.4	22,847.00	22,711.22	56.29	481.01
229,682.80	124,129.68	44.7	251,177.36	132,874.23	572.77	5,576.51
23,685.66	10,518.75	30.3	23,685.66	10,433.75	.65	866.81
29,106.34	23,113.62	41.4	32,616.47	19,190.03	138.21	1,451.90
483,472.25	385,281.53	77.9	428,217.13	402,181.61	716.61	9,913.59
4,995.55	4,959.23	41.7	4,977.95	10,372.20	12.97	263.00
260.90	1,883.92	32.2	269.90	1,883.92	12.80	141.91
1,587.73	671.55	13.1	1,587.73	.18	19.90	127.89
84,147.34	60,905.81	59.0	62,208.10	65,008.04	226.86	2,090.29

FIRE INSURAN

NAME	Net Risks Written		Net Premiums Received	
	1921	1922	1921	1922
Insurance Co. of Pa. (Pa.).....	\$ 857,088.00	\$ 518,338.00	\$ 14,507.74	\$ 7,019.68
Knickerbocker (N. Y.).....	122,532.00	78,910.00	2,821.93	1,727.42
Law Union & Rock (London)....	457,284.00	362,503.00	7,530.67	6,540.29
Liverpl & Lon. & Globe (Lvrpl)	4,250,731.00	4,386,395.00	67,529.00	59,234.84
London Assurance (London).....	1,665,458.00	2,138,456.00	32,920.12	31,825.81
London & Lancashire (London)	1,050,535.00	692,441.00	17,759.92	12,422.84
Lon. & Prov. M & Genl. (Lon.)	.....	.....	.....	.....
Maryland Motor Car (Md.).....	188,755.00	164,001.00	4,927.51	3,821.75
Massachusetts F & M (Mass.)....	39,461.00	111,643.00	690.52	1,624.53
Mechanics (Pa.)	202,952.00	151,116.00	4,073.57	3,165.19
Mercantile (N. Y.).....	353,830.00	528,424.00	8,263.89	9,846.96
Merchants (Colo.)	714,230.00	652,474.00	14,144.74	12,373.90
Merchants (N. Y.).....	1,603,070.00	1,419,898.00	46,166.28	26,051.40
Michigan F & M (Mich.).....	405,021.00	244,044.00	6,970.30	2,391.47
Michigan Millers (Mich.).....	747,402.00	675,454.00	16,526.92	14,872.73
Millers Mutual (Ill.).....	24,554.00	124,346.00	4,476.35	6,684.69
Millers Mutual (Texas).....	40,500.00	130,000.00	182.75	1,144.50
Millers Nat'l (Ill.).....	543,730.00	788,492.00	13,128.77	15,734.00
Mill Owners Mutual (Iowa).....	1,768,730.00	1,833,467.00	20,863.33	37,313.86
Milwaukee Mechanics (Wis.)....	1,256,710.00	1,499,550.00	24,740.91	30,354.93
Minneapolis F & M (Minn.).....	705,306.00	798,259.00	24,512.09	20,268.90
Minnesota Impl. Mutual (Minn.)	981,183.00	1,801,002.00	* 4,469.20	12,641.34
National-Ben Franklin (Pa.)....	417,548.00	431,814.00	8,430.84	8,910.82
National Fire (Conn.).....	2,513,352.00	3,917,466.00	53,333.83	55,939.53
National Liberty (N. Y.).....	814,125.00	1,929,959.00	18,751.62	17,104.62
National Security Fire (Neb.)....	.....	53,116.00	.....	1,185.67
National Union (Pa.).....	644,617.00	473,842.00	22,570.37	12,765.37
Netherlands (The Hague).....	1,006,332.00	903,968.00	17,527.45	17,273.73
Newark (N. J.)	599,011.00	660,126.00	10,663.94	9,189.07
New Hampshire (N. H.).....	940,553.00	775,458.00	17,022.22	12,044.36
New Jersey (N. J.).....	484,215.00	138,147.00	7,861.00	1,709.05
New Zealand (Auckland).....	585,467.00	858,151.00	11,129.72	11,933.96
Niagara (N. Y.).....	3,543,045.00	4,195,239.00	62,416.39	59,107.04
North American (Iowa).....	224,484.00	258,978.00	19,520.38	30,255.17
North Brit. & Merc. (London)...	1,995,767.00	4,720,544.00	41,956.74	59,587.76
North China (Shanghai).....	154,636.00	117,300.00	2,503.90	1,743.91
North River (N. Y.).....	1,406,773.00	1,034,961.00	21,350.07	13,646.52
Northern Assurance (London)...	2,609,405.00	2,919,939.00	56,812.04	58,374.26
Northern Insurance (N. Y.).....	442,349.00	639,456.00	9,194.88	7,322.41
Northwestern F & M (Minn.)....	1,216,938.00	1,722,162.00	51,432.54	56,806.85
Northwestern Mutual (Wash.)...	547,925.00	1,714,791.00	24,640.96	32,219.48
Northwestern National (Wis.)...	1,688,572.00	2,046,124.00	31,827.50	38,320.53
Norwich Union (Norwich).....	1,788,338.00	2,956,000.00	39,906.97	57,321.29
Ohio Millers Mutual (Ohio).....	* 134,295.00	59,127.67	16,668.69	18,134.60
Orient (Conn.)	255,227.00	277,154.00	5,902.67	4,895.57
Pacific (N. Y.).....	235,223.00	511,219.00	2,743.55	4,005.29
Pacific States (Ore.).....	437,972.00	516,554.00	9,088.39	11,389.09
Palatine (London).....	1,479,053.00	1,064,904.00	23,997.98	16,492.76
Patriotic (Dublin)	130,775.00	169,245.00	2,177.08	2,044.42
Patriotic Ins. Co. of Am. (N.Y.)	.....	.....	.....	.....
Pennsylvania (Pa.)	1,158,435.00	1,621,884.00	26,143.14	25,680.65
Phenix (Paris).....	277,610.00	168,729.00	4,045.82	2,491.28
Phoenix Assurance (London)....	1,779,888.00	3,241,105.00	28,087.36	41,328.32
Phoenix (Conn.)	3,240,380.00	3,481,647.00	61,358.11	59,971.84
Providence Washington (R. I.)...	1,382,984.00	1,110,159.00	39,073.67	35,950.97

*Deduct.

CE COMPANIES

(Continued)

TABLE "C"

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received	Net Losses Paid		State Fire Marshall Tax Paid	Premium Fee Paid
1921	1922		1921	1922		
\$ 7,124.71	\$ 3,729.92	53.1	\$ 5,091.12	\$ 3,800.13	\$ 16.01	\$ 165.39
1,382.49	1,808.36	104.7	2,382.49	973.36	4.30	125.00
317.13	4,506.59	68.9	384.45	2,331.59	16.35	155.80
34,062.12	21,656.12	37.1	35,187.34	16,636.10	148.02	1,209.70
12,804.32	8,787.44	27.6	10,701.32	9,587.44	77.61	661.52
8,759.59	11,240.86	90.5	8,817.09	11,032.71	31.06	273.46
5,606.81	1,248.97	0.0	4,956.81	1,893.97	9.55	125.00
1,849.30	6,142.65	0.0	1,314.30	6,677.65	3.91	125.00
		194.1			7.91	125.00
4,287.45	3,534.47	35.9	5,052.45	1,919.47	21.13	221.95
4,613.43	9,788.34	79.1	3,517.38	6,142.86	30.93	272.47
23,078.97	16,501.58	63.3	25,671.37	9,132.58	63.91	546.03
356.26	1,070.75	44.8	320.24	803.06	5.95	125.00
58,124.77	37,297.88	250.8	58,058.27	30,536.18	37.01	446.18
30,107.14	9,143.85	136.8	30,088.76	8,635.29	16.54	158.69
50,401.32	37,107.58	0.0	51,650.15	29,462.33	2.86	125.00
53,488.01	30,359.52	235.8	53,488.01	27,082.38	36.17	339.68
10,807.82	9,373.09	81.4	10,632.82	9,590.89	93.11	771.27
		30.9			72.67	632.10
15,665.00	12,110.00	59.7	14,168.55	16,257.48	43.55	430.38
884.12	23,442.36	185.4	16,481.71	21,230.36	46.78	277.33
3,818.08	8,072.49	90.6	3,917.75	5,082.02	22.28	203.22
19,415.65	30,179.44	54.0	20,957.83	38,993.86	139.59	1,143.79
16,549.45	6,611.69	38.7	12,257.21	7,676.93	42.51	367.09
	413.13	34.8		413.13	2.99	125.00
9,010.22	1,631.16	12.8	8,554.80	1,662.26	30.11	280.30
12,555.92	16,143.25	93.4	12,733.28	16,359.71	43.18	370.47
15,833.38	1,913.76	20.8	15,713.38	3,355.76	17.91	208.78
10,216.65	7,972.47	66.2	6,735.76	7,454.25	30.07	265.89
1,188.48	2,046.90	119.8	1,702.50	936.90	4.16	125.00
3,179.04	6,739.50	56.5	1,863.99	5,021.16	29.83	263.63
43,346.50	30,148.97	51.0	42,149.50	27,527.97	120.84	1,207.14
17,144.03	19,308.63	63.8	13,638.50	18,937.71		756.38
13,790.55	17,504.91	29.4	9,245.55	14,768.91	110.73	941.89
702.76	336.69	19.3	702.76	336.69	4.36	125.00
19,349.00	8,532.64	62.5	17,062.00	10,753.81	31.45	297.93
42,912.63	64,506.88	110.5	64,345.20	48,498.62	139.42	1,192.49
3,491.90	837.46	11.4	2,740.90	1,472.96	18.31	171.45
43,160.67	58,579.08	103.1	38,073.61	51,904.40	100.01	1,161.14
4,399.25	35,827.28	111.2	6,249.25	18,277.28	80.18	727.44
7,714.20	17,423.76	45.5	6,851.47	15,822.18	76.04	791.41
23,950.41	41,012.41	71.5	22,273.91	43,450.26	87.93	1,171.42
53,675.97	35,801.25	197.4	51,335.57	28,395.87	90.67	453.86
2,432.39	5,779.21	118.0	2,042.39	5,951.77	12.24	125.00
405.43	1,421.33	35.5	497.32	1,350.57	10.01	125.00
3,228.20	2,774.05	24.4	4,952.65	2,457.31	21.04	252.78
7,581.56	9,283.99	56.3	11,245.96	9,404.99	36.09	354.86
56.07	920.74	45.0	124.42	734.41	5.11	125.00
						125.00
36,966.31	9,411.14	36.6	3,549.31	31,813.14	58.76	538.61
1,206.19	1,579.74	63.4	380.06	1,578.23	6.23	125.00
17,612.65	18,921.98	45.8	15,924.65	21,917.98	61.26	851.57
63,887.29	35,435.68	59.1	57,316.29	33,368.68	149.43	1,224.44
22,031.52	24,399.05	67.9	20,873.02	24,380.95	32.54	744.02

FIRE INSURAN

NAME	Net Risks Written		Net Premiums Received	
	1921	1922	1921	1922
Queen (N. Y.)	\$ 3,528,540.00	\$ 3,370,480.00	\$ 53,785.88	\$ 52,900.73
Queensland (Sydney)	172,835.00	351,410.00	2,783.20	5,110.96
Ranchers Hail & Fire (Mont.)..	645,866.30	171,181.84	† 50,978.33	10,774.10
Reliance (Pa.)	* 685,493.00	813,001.00	1,534.79	12,051.95
Retail Hardware (Minn.)	1,412,523.00	1,677,345.00	20,496.38	21,307.66
Rhode Island (R. I.)	230,072.00	182,021.00	2,244.55	2,733.44
Richmond (N. Y.)	449,182.00	300,851.00	6,073.99	4,013.91
Rocky Mountain (Mont.)	3,929,066.00	1,210,089.00	82,174.29	37,094.83
Royal Exchange (London)	905,240.00	1,005,079.00	16,212.17	14,843.96
Royal Insurance (Liverpool)	5,475,842.00	5,690,097.00	85,712.82	84,423.84
Safeguard (N. Y.)	406,018.00	368,018.00	6,909.59	6,427.99
Scot. Union & Natl. (Edinburgh)	1,409,269.00	2,237,249.00	34,665.73	42,239.84
Security (Conn.)	616,028.00	617,488.00	20,609.91	18,207.66
South British (Auckland)	62,295.00	224,059.00	1,023.36	1,925.17
Springfield F & M (Mass.)	5,361,651.00	6,002,546.00	91,599.61	96,502.93
St. Paul F & M (Minn.)	5,790,448.00	7,847,419.00	82,215.75	70,353.75
Standard (Conn.)	314,025.00	384,614.00	5,219.59	5,891.48
Star Insurance (N. Y.)	118,436.00	1,557,506.00	5,129.86	25,225.89
State Assurance (Liverpool)	180,200.00	310,454.00	2,729.19	3,307.87
State Farm. Mut. Hail (Minn.)	508,074.00	667,483.16	50,402.36	61,350.02
Sterling (Ind.)	693,629.00	1,598,921.00	12,651.04	25,007.59
Stuyvesant (N. Y.)	263,178.00	151,808.00	7,342.14	2,409.54
Sun (London)	1,126,216.00	1,316,511.00	21,364.64	20,426.05
Superior (Pa.)	244,416.00	294,705.00	5,042.82	5,660.11
Svea (Gothenburg)	483,214.00	1,074,392.00	15,535.24	20,741.68
Tokio M. & F. (Tokio)	3,930,290.00	3,130,769.00	22,859.90	16,820.71
Twin City (Minn.)	* 429,516.00	404,277.00	483.30	7,942.05
Union Assurance (London)	815,821.00	555,923.00	14,215.82	11,541.46
Union Insurance (Hong Kong) ..	1,647,080.00	2,486,969.00	23,846.03	20,734.86
United States Fire (N. Y.)	3,230,238.00	2,479,405.00	53,748.97	47,500.98
Urbaine (Paris)	1,101,502.00	1,432,825.00	11,956.98	20,009.94
Utah Home (Utah)	119,435.00	144,364.00	1,963.62	2,258.53
Victory (Pa.)	156,691.00	154,020.00	2,188.60	2,595.56
Vulcan (Cal.)	1,077,859.00		21,989.38	
Westchester (N. Y.)	2,351,690.00	3,037,662.00	61,508.99	68,210.85
Western (Toronto)	827,856.00	963,481.00	11,926.16	13,902.50
World Auxillary (London)	317,118.00	164,015.00	4,996.47	1,701.77
Yorkshire (York)	2,068,483.00	1,007,345.00	29,787.65	20,702.87
TOTALS	\$254,097,777.09	\$278,406,993.74	\$4,623,286.75	\$4,421,708.06

†Assessments.

*Deduct.

CE COMPANIES

(Continued)

TABLE "C"

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1921	1922		1921	1922		
\$ 12,646.93	\$ 24,311.34	45.1	\$ 5,638.93	\$ 21,276.34	\$ 123.89	\$ 1,103.02
1,630.23	1,890.41	36.8	1,030.23	2,490.41	12.55	127.82
37,491.23	12,393.45	115.0	22,037.10	3,293.88	-----	10.00
7,648.25	2,436.93	20.2	6,013.59	2,164.93	29.99	266.04
31,892.68	23,181.84	108.8	31,892.68	23,181.84	79.90	451.14
2,693.37	656.92	24.0	2,518.37	942.04	6.56	125.00
3,165.66	1,912.13	47.6	1,101.57	2,334.22	9.96	125.00
56,490.70	29,030.16	78.3	47,102.92	37,740.11	273.19	1,600.20
14,879.67	11,040.81	74.4	6,199.63	10,902.08	37.02	321.88
40,185.72	36,280.77	43.0	34,451.22	37,071.77	200.83	1,713.48
3,107.67	6,845.10	106.5	1,697.67	5,845.10	16.07	153.58
2,926.29	19,544.63	46.2	19,195.29	18,546.63	105.32	870.80
11,564.36	11,721.68	64.4	13,341.56	11,193.34	40.25	339.16
-----	1,164.51	60.5	-----	8.33	4.81	125.00
76,646.10	65,753.32	68.1	67,116.86	73,020.89	237.87	1,955.05
51,754.14	31,495.22	44.8	48,413.17	28,492.45	252.00	1,432.07
4,597.16	5,385.80	91.4	2,658.58	5,541.28	14.73	142.83
1,719.12	5,842.62	23.2	4,999.14	5,480.61	63.06	529.52
1,845.87	1,496.88	45.3	1,190.87	2,215.88	7.77	125.00
34,743.19	47,776.78	77.9	34,698.19	47,776.78	-----	1,262.00
3,911.52	19,252.65	72.0	670.69	5,479.49	104.64	602.66
2,632.23	3,941.44	163.6	422.61	2,181.82	5.88	125.00
15,410.49	10,477.18	51.3	12,162.70	13,153.25	51.06	433.52
1,262.61	5,893.79	104.1	1,262.61	4,087.42	14.15	138.20
16,651.58	32,736.34	157.8	12,913.49	28,184.84	51.85	439.83
897.58	2,461.62	14.8	500.58	726.92	42.05	361.41
927.25	5,373.48	67.7	1,860.85	3,622.54	28.57	183.84
5,302.36	4,144.76	35.9	8,375.36	7,001.76	28.81	255.83
12,344.35	24,188.45	116.7	8,622.87	23,153.72	45.32	439.69
36,113.97	32,662.89	68.8	21,235.97	31,705.89	109.64	975.02
10,839.34	9,908.86	49.5	7,265.14	11,693.08	31.43	277.87
294.47	173.40	7.7	213.72	234.36	5.65	125.00
411.81	5.74	0.2	55.07	473.45	6.45	125.00
17,192.01	-----	-----	15,117.60	-----	-----	125.00
41,312.77	45,663.08	67.0	38,174.82	42,291.01	110.72	1,339.21
5,797.89	7,023.68	50.5	6,592.12	7,033.06	34.74	265.91
9,665.62	1,955.04	114.9	4,648.28	4,269.76	4.26	125.00
40,050.22	12,714.69	61.4	29,742.72	19,825.69	49.49	439.06
\$3,555,204.84	\$2,538,486.28	64.2	\$3,225,850.57	\$2,763,225.08	\$ 9,122.94	\$95,008.72

FIRE BUSINESS 1922

TABLE "D-1"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 6,823,302.00	\$ 116,208.05	\$ 52,327.94	\$ 55,993.58
Agricultural (N. Y.)	847,900.00	12,754.60	8,308.60	7,294.66
Alliance (Pa.)	728,881.00	10,363.98	5,651.32	6,115.45
American Alliance (N. Y.)	613,480.00	10,947.12	4,416.41	2,895.41
American Central (Mo.)	2,633,224.00	43,264.79	21,323.46	19,185.67
American Eagle (N. Y.)	1,047,568.00	18,073.45	10,744.46	7,190.54
American Equitable (N. Y.)	281,887.00	5,590.09	4,710.49	4,702.49
American Insurance (N. J.)	1,917,852.00	33,917.33	17,571.81	16,420.85
Atlas (London)	1,288,626.00	27,991.50	12,149.66	14,110.37
Automobile (Conn.)	1,192,265.00	13,524.67	4,825.46	5,892.60
Bankers & Shippers (N. Y.)	372,835.00	5,047.49	1,368.79	1,365.79
Boston (Mass.)	733,484.00	12,269.52	7,207.61	6,312.86
British America (Toronto)	548,443.00	8,034.94	5,796.64	3,805.75
Caledonian (Edinburgh)	898,403.00	15,535.61	9,084.84	7,457.71
California (Cal.)	2,020,543.00	23,493.48	24,893.01	22,105.69
Camden (N. J.)	845,921.00	13,817.54	6,622.42	8,557.42
Citizens (Mo.)	974,522.00	16,086.32	19,038.86	18,695.85
Columbia (N. J.)	237,162.00	4,068.37	2,129.81	1,342.81
Commercial Union (London)	2,243,520.00	31,950.71	17,114.53	20,351.63
Commercial Union (N. Y.)	633,674.00	6,374.20	1,832.69	5,401.69
Commonwealth (N. Y.)	424,094.00	7,035.98	10,488.05	11,139.05
Concordia (Wis.)	496,273.00	8,622.74	4,458.26	4,349.08
Connecticut (Conn.)	2,499,775.00	45,597.47	18,973.11	12,684.16
Continental (N. Y.)	5,050,588.00	83,470.89	57,341.20	46,643.52
County (Pa.)	130,909.00	2,103.63	232.09	207.78
Detroit F & M (Mich.)	198,432.00	5,224.97	5,250.51	1,736.51
Eagle Star & Brit. Dom. (London)	1,449,181.00	16,675.30	3,165.54	10,567.62
Equitable F & M (R. I.)	475,395.00	7,366.26	2,342.68	4,784.32
Equity Mutual (Mont.)	1,240,946.50	10,276.20	8,311.88	7,436.88
Federal Insurance (N. J.)	740,666.00	12,027.95	7,309.37	8,840.42
Fidelity Phenix (N. Y.)	4,055,489.00	67,272.32	51,797.65	39,065.52
Fire Association (Pa.)	2,541,792.00	46,636.47	19,027.99	20,579.98
Fireman's Fund (Cal.)	9,004,033.00	140,102.72	68,616.44	65,177.38
Firemen's Insurance (N. J.)	509,009.00	9,433.09	3,147.25	5,686.23
Fitchburg Mutual (Mass.)	279,191.00	7,896.65	10,819.80	10,832.34
Franklin (Pa.)	2,768,880.00	60,379.17	52,273.86	47,336.79
General Fire Assurance (Paris)	172,394.00	1,745.92	731.77	901.00
Girard F & M (Pa.)	114,950.00	2,161.57	167.35	2,667.08
Glens Falls (N. Y.)	1,327,092.00	17,174.68	5,520.46	6,109.53
Globe & Rutgers (N. Y.)	1,453,186.00	9,527.42	191.38	206.32
Grain Dealers (Ind.)	533,328.00	12,451.61	16,023.18	12,803.18
Great American (N. Y.)	4,077,124.00	69,765.26	38,726.01	39,648.41
Hanover (N. Y.)	1,192,932.00	21,428.55	8,496.61	11,925.35
Hardware Dealers (Wis.)	1,317,168.00	22,515.74	22,861.22	22,711.22
Hartford (Conn.)	14,946,105.00	229,107.17	98,074.28	107,210.63
Hawkeve (Iowa)	21,248.00	261.96	83.86	83.86
Home F & M (Cal.)	4,301,616.00	55,284.99	22,750.40	18,791.81
Home Insurance (N. Y.)	23,240,583.00	286,641.96	248,651.81	265,885.68
Hudson (N. Y.)	384,907.00	5,186.16	4,959.23	4,951.19
Imperial (N. Y.)	267,899.00	5,119.22	1,839.22	1,839.22
Importers & Exporters (N. Y.)	292,592.00	5,139.18	671.37	55,039.08
Insurance Co. of N. A. (Pa.)	5,670,554.00	90,746.03	50,861.95	2,959.66
Insurance Co. of Pa. (Pa.)	494,472.00	6,404.09	1,622.79	969.41
Knickerbocker (N. Y.)	78,160.00	1,723.14	1,804.41	2,381.59
Law Union & Rock (London)	362,503.00	6,540.29	4,506.59	

FIRE BUSINESS 1922 (Continued) TABLE "D-1"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Liverp'l & Lon. & Globe (Liv'rp'l)	\$ 4,386,395.00	\$ 59,210.04	\$ 21,956.12	\$ 16,636.10
London Assurance (London)	2,103,613.00	31,041.91	6,768.30	6,841.30
London & Lancashire (London)	692,441.00	12,422.84	11,240.86	11,032.71
Massachusetts F & M (Mass.)	103,143.00	1,564.39		
Mechanics (Pa.)	151,116.00	3,165.19	6,142.65	6,677.65
Mercantile (N. Y.)	484,409.00	8,456.51	3,207.75	1,592.75
Merchants (Colo.)	652,474.00	12,373.90	9,788.34	6,142.86
Merchants (N. Y.)	1,415,156.00	25,562.92	16,356.28	9,012.28
Michigan F & M (Mich.)	244,044.00	2,391.47	1,070.75	803.06
Michigan Millers (Mich.)	660,454.00	14,804.45	37,193.43	30,491.93
Millers Mutual (Ill.)	116,846.00	6,616.40	9,039.60	8,531.04
Millers Mutual (Texas)	130,000.00	1,144.50		
Millers Nat'l (Ill.)	577,107.00	14,468.66	34,195.56	28,473.31
Mill Owners Mutual (Iowa)	1,825,967.00	37,245.57	30,255.27	26,978.13
Milwaukee Mechanics (Wis.)	1,449,030.00	29,069.88	8,756.69	8,556.69
Minneapolis F & M (Minn.)	688,366.00	11,612.17	6,194.43	10,341.91
Minnesota Impl. Mutual (Minn.)	1,716,152.00	12,474.59	23,442.36	21,930.36
National Ben. Franklin (Pa.)	431,814.00	8,910.82	8,072.49	5,082.02
National Fire (Conn.)	3,886,566.00	55,836.73	30,151.61	38,966.03
National Liberty (N. Y.)	1,916,226.00	17,004.89	7,040.57	6,604.71
National Security (Neb.)	53,116.00	1,185.67	413.13	413.13
National Union (Pa.)	466,685.00	12,044.29	1,112.18	1,143.28
Netherlands (The Hague)	903,968.00	17,273.73	16,143.25	16,359.71
Newark (N. J.)	482,995.00	7,165.60	1,174.26	2,601.26
New Hampshire (N. H.)	769,848.00	12,028.67	7,922.47	7,437.75
New Jersey (N. J.)	134,527.00	1,663.71	572.91	647.91
New Zealand (Auckland)	858,151.00	11,933.96	6,739.50	5,021.16
Niagara (N. Y.)	3,704,626.00	48,337.93	22,622.52	19,611.52
North British & Merc. (London)	4,603,018.00	58,035.62	16,035.91	13,299.91
North China (Shanghai)	117,300.00	1,743.91	336.69	336.69
North River (N. Y.)	991,562.00	12,580.54	10,086.76	7,927.93
Northern Assurance (London)	2,732,431.00	55,766.77	60,358.76	45,069.72
Northern Insurance (N. Y.)	639,456.00	7,322.41	837.46	1,472.96
Northwestern F & M (Minn.)	1,255,161.00	26,670.37	35,451.85	30,142.17
Northwestern Mutual (Wash.)	1,710,431.00	32,072.44	35,827.28	18,277.28
Northwestern National (Wis.)	1,598,576.00	30,417.47	13,925.68	13,337.28
Norwich Union (Norwich)	1,924,770.00	35,174.63	29,006.14	32,957.14
Ohio Millers Mutual (Ohio)	59,127.67	18,134.60	35,801.25	23,395.87
Orient (Conn.)	277,154.00	4,895.57	5,779.21	5,951.77
Pacific (N. Y.)	511,219.00	4,005.29	1,421.33	1,350.57
Pacific States (Ore.)	401,630.00	8,416.44	2,333.16	2,280.62
Palatine (London)	972,747.00	14,435.10	9,263.99	9,404.99
Patriotic (Dublin)	169,245.00	2,044.42	920.74	734.41
Pennsylvania (Pa.)	1,484,150.00	23,505.69	7,784.74	30,436.74
Phenix (Paris)	168,729.00	2,491.28	1,579.74	1,578.23
Phoenix Assurance (London)	1,319,577.00	24,504.17	7,970.40	10,732.40
Phoenix (Conn.)	3,490,696.00	59,774.97	35,538.45	32,655.45
Providence Washington (R. I.)	852,808.00	13,016.89	4,948.95	4,930.85
Queen (N. Y.)	2,934,623.00	49,554.07	23,261.36	19,100.36
Queensland (Sydney)	351,410.00	5,140.96	1,890.41	2,490.41
Ranchers Ha. & Fire (Mont.)				640.18
Reliance (Pa.)	802,951.00	11,896.34	2,436.93	2,164.93
Retail Hardware (Minn.)	1,677,345.00	21,307.66	23,181.84	23,181.84
Rhode Island (R. I.)	165,221.00	2,623.88	656.92	942.04
Richmond (N. Y.)	288,451.00	3,985.59	1,912.13	2,334.22
Rocky Mountain (Mont.)	1,167,579.00	36,530.19	28,419.42	27,146.87
Royal Exchange (London)	985,569.00	14,810.28	11,040.81	10,902.08
Royal Insurance (Liverpool)	4,887,084.00	80,331.69	35,896.35	36,052.35
Safeguard (N. Y.)	368,018.00	6,427.99	6,845.10	5,845.10
Scot. Union & Nat'l (Edinburgh)	2,240,829.00	42,130.04	20,344.63	18,521.63

FIRE BUSINESS

(Continued)

TABLE "D-1"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Security (Conn.)	\$ 575,224.00	\$ 16,100.77	\$ 6,517.04	\$ 5,588.72
South British (Auckland)	224,059.00	1,925.17	1,164.51	8.33
Springfield F & M (Mass.)	5,229,850.00	95,148.32	63,391.72	72,282.54
St. Paul F & M (Minn.)	3,906,924.00	67,201.63	29,925.51	25,172.74
Standard (Conn.)	384,614.00	5,891.48	5,385.80	5,541.28
Star Insurance (N. Y.)	1,557,506.00	25,225.89	5,842.62	5,480.61
State Assurance (Liverpool)	278,654.00	3,109.29	1,496.88	2,215.88
Sterling (Ind.)	1,310,676.00	21,180.86	17,427.12	4,377.09
Stuyvesant (N. Y.)	144,908.00	2,351.06	3,682.90	2,039.92
Sun (London)	1,316,511.00	20,426.05	10,477.18	13,153.25
Superior (Pa.)	294,705.00	5,660.11	5,893.79	4,087.42
Svea (Gothenburg)	1,074,392.00	20,741.68	32,736.34	28,184.84
Tokio M & F (Tokio)	3,130,288.00	16,819.49	2,491.92	726.92
Twin City (Minn.)	339,373.00	7,363.48	5,378.48	3,622.54
Union Assurance (London)	554,173.00	11,525.74	4,144.76	7,001.76
Union Insurance (Hong Kong)	2,177,551.00	18,126.10	22,298.42	21,172.03
United States Fire (N. Y.)	2,010,918.00	43,841.89	31,148.13	27,182.13
Urbaine (Paris)	1,427,518.00	19,940.41	9,908.28	11,692.50
Utah Home (Utah)	144,364.00	2,258.53	173.40	234.36
Victory (Pa.)	153,520.00	2,583.56	5.74	478.48
Westchester (N. Y.)	2,690,010.00	44,290.79	26,912.05	23,539.98
Western (Toronto)	960,481.00	13,896.50	7,023.68	7,033.06
World Auxiliary (London)	164,863.00	1,703.75	1,829.44	4,125.82
Yorkshire (York)	980,103.00	19,794.71	14,671.29	17,547.29
TOTALS	\$222,182,246.17	\$3,482,276.43	\$2,197,813.05	\$2,130,365.66

AUTOMOBILE BUSINESS 1922

TABLE "D-2"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 15,175.00	\$ 518.37	\$ 5.75	\$ 420.75
Agricultural (N. Y.)	3,300.00	128.60	.....	.....
Alliance (Pa.)	74,906.00	1,143.47	1,090.00	1,080.75
American Alliance (N. Y.) .....	.....	*4.86	*297.77	515.23
American Central (Mo.)	115,417.00	1,868.33	752.09	978.29
American Eagle (N. Y.)	6,300.00	251.71	864.53	771.27
American Equitable (N. Y.)	3,414.00	7.19	3.93	3.93
American Insurance (N. J.) .....	.....	11.25	.....	.....
Atlas (London)	65,540.00	1,586.05	1,761.78	1,761.78
Automobile (Conn.)	1,168,000.00	14,468.98	11,585.76	12,300.76
Bankers & Shippers (N. Y.)	33,514.00	889.91	.....	.....
Boston (Mass.)	146,821.00	765.17	332.05	117.60
Camden (N. J.)	174,350.00	1,555.21	252.61	282.61
Columbia (N. J.)	47,250.00	741.10	.....	.....
Commercial Union (London)	64,700.00	1,441.28	584.00	1,684.43
Commonwealth (N. Y.)	192,612.00	3,325.62	1,339.94	1,496.94
Connecticut (Conn.)	61,417.00	1,468.19	905.92	905.92
Continental (N. Y.)	32,495.00	1,256.43	3,019.88	4,033.58
Eagle Star & Brit. Dom. (London)	2,100.00	76.00	.....	.....
Equitable F & M (R. I.)	1,412.00	10.49	.....	.....
Equity Mutual (Mont.) .....	.....	.....	.....	10.00
Fidelity Phenix (N. Y.)	25,996.00	1,004.72	2,522.26	3,269.22
Fire Association (Pa.)	262,917.00	6,938.25	6,487.95	9,964.95
Fireman's Fund (Cal.)	1,022,579.00	16,645.41	21,717.50	24,556.50
Franklin (Pa.)	95,381.00	2,268.76	2,008.71	2,679.47

*Deduct

AUTOMOBILE BUSINESS (Continued) TABLE "D-2"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Glens Falls (N. Y.).....	\$ * 275,141.00	\$ 240.56	\$ 1,559.75	\$ 9,629.75
Grain Dealers Ntl. (Ind.).....	2,700.00	17.82		
Great American (N. Y.).....	25,955.00	332.89	*197.28	2,525.72
Hanover (N. Y.).....	22,280.00	627.91	153.85	103.85
Hartford (Conn.).....	1,664,256.00	19,293.60	17,743.92	13,779.92
Home F & M (Cal.).....	9,765.00	447.38	363.22	398.22
Home Insurance (N. Y.).....	446,746.00	13,266.93	25,586.13	25,501.34
Imperial (N. Y.).....	29,840.00	714.70	44.70	44.70
Insurance Co. of N. A. (Pa.).....	674,156.00	10,291.20	9,810.12	9,726.82
Insurance Co. of Pa. (Pa.).....	23,866.00	615.59	2,107.13	840.47
Knickerbocker (N. Y.).....			3.95	3.95
Liv'r'p'l & Lon. & Globe (Liv'r'p'l)		24.80		
London Assurance (London).....	34,843.00	783.90	2,019.14	2,746.14
Maryland Motor Car (Md.).....	164,001.00	3,821.75	1,248.97	1,893.97
Massachusetts F & M (Mass.).....	8,500.00	60.14		
Mercantile (N. Y.).....	36,465.00	1,173.53	100.00	100.00
Millers Ntl. (Ill.).....	61,845.00	712.91	2,460.50	737.50
Milwaukee Mechanics (Wis.).....	49,520.00	1,260.27	616.40	1,034.20
National Liberty (N. Y.).....	1,733.00	* 6.67	* 429.38	1,071.72
National Union (Pa.).....	5,793.00	83.60		
Newark (N. J.).....	129,261.00	2,001.42	739.50	754.50
New Hampshire (N. H.).....			50.00	
New Jersey (N. J.).....	3,620.00	45.34	1,473.99	288.99
Niagara (N. Y.).....	454,170.00	9,106.16	3,853.35	4,243.35
North British & Merc. (London).....	54,648.00	158.70	440.00	440.00
North River (N. Y.).....	39,399.00	1,037.75	* 1,554.12	2,825.88
Northern Assurance (London).....	114,958.00	2,200.12	3,720.95	2,987.45
Northwestern F & M (Minn.).....	78,443.00	570.70	1,397.07	32.07
Northwestern Mutual (Wash.).....	4,360.00	147.04		
Northwestern Ntl. (Wis.).....	411,348.00	7,754.58	3,432.58	2,419.40
Norwich Union (Norwich).....	772,367.00	21,575.02	11,868.99	10,355.84
Pacific States (Ore.).....	114,924.00	2,972.65	440.89	176.69
Palatine (London).....	88,757.00	1,997.86	20.00	
Pennsylvania (Pa.).....	114,034.00	1,892.38	1,471.75	1,221.75
Phoenix Assurance (London).....	1,864,594.00	16,764.20	10,951.58	11,185.58
Phoenix (Conn.).....	* 9,049.00	196.87	* 102.77	713.23
Providence Washington (R. I.).....	19,625.00	433.41	866.62	866.62
Queen (N. Y.).....	244,915.00	4,088.02	1,035.98	2,175.98
Reliance (Pa.).....	3,850.00	135.76		
Richmond (N. Y.).....	* 5,100.00	* 23.58		
Rocky Mountain (Mont.).....	33,195.00	497.54		* 17.50
Royal Insurance (Liverpool).....	182,161.00	3,846.96	369.42	1,019.42
Scot. Union & Ntl. (Edinburgh).....	9,120.00	101.89	*800.00	25.00
Security (Conn.).....	1,535.00	24.41		400.00
Springfield F & M (Mass.).....	31,540.00	813.20	2,346.60	723.35
St. Paul F & M (Minn.).....	106,397.00	2,215.18	1,417.56	3,167.56
Sterling (Ind.).....	287,565.00	3,724.73	1,825.53	1,102.40
Stuyvesant (N. Y.).....	6,900.00	58.48	258.54	141.90
Tokio M & F (Tokio).....	481.00	1.22		
Twin City (Minn.).....	20,277.00	256.45		
Union Insurance (Hong Kong).....	156,918.00	2,350.87	1,890.03	1,981.69
United States Fire (N. Y.).....	228,487.00	3,116.78	1,514.76	4,523.76
Urbaine (Paris).....	439.00	8.80	.58	.58
Victory (Pa.).....	500.00	12.00		
Westchester (N. Y.).....	101,608.00	1,437.32	127.60	127.60
World Auxiliary (London).....	* 848.00	* 1.98	125.60	143.94
Yorkshire (York).....	27,242.00	908.16	* 1,956.60	2,278.40
TOTALS.....	\$12,295,360.00	\$204,554.85	\$165,353.99	\$193,277.68

*Deduct

HAIL BUSINESS 1922 TABLE "D-3"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Agriculture (N. Y.).....	\$ 3,200.00	\$ 10.60	\$	\$
American Alliance (N. Y.).....	1,800.00	184.50	.....	.....
American Eagle (N. Y.).....	90,677.00	9,862.64	4,969.99	4,951.84
Automobile (Conn.).....	111,158.00	12,836.29	10,452.59	10,493.39
Commonwealth (N. Y.).....	4,600.00	460.00	.....	.....
Continental (N. Y.).....	453,381.00	49,313.17	24,715.43	24,624.68
Equity Mutual (Mont.).....	430,709.57	37,977.68	51,651.98	13,015.28
Federal Insurance (N. J.).....	61,170.00	6,119.00	1,752.90	1,752.90
Federated Fire Re-Ins. (Iowa).....	305,022.00	25,330.46	21,490.49	21,490.49
Fidelity-Phenix (N. Y.).....	362,709.00	39,450.55	19,771.62	19,699.02
Franklin (Pa.).....	130,134.00	13,587.30	3,098.57	3,098.57
Great American (N. Y.).....	207,355.00	20,673.35	10,909.70	10,909.70
Great Republic (Iowa).....	255,841.00	28,848.08	19,308.64	19,198.04
Hartford (Conn.).....	281,549.00	26,055.65	7,854.59	11,426.79
Hawkeye (Iowa).....	340,891.00	34,410.44	10,434.89	10,349.89
Home Insurance (N. Y.).....	1,829,541.00	189,511.51	106,149.38	106,062.38
Hudson (N. Y.).....	58,022.00	6,714.17	.....	5,421.01
Mercantile (N. Y.).....	1,950.00	195.00	226.72	226.72
Merchants Fire Assurance (N. Y.).....	4,742.00	488.48	145.30	180.30
Minneapolis F & M (Minn.).....	88,318.00	8,523.23	2,404.73	2,404.73
National Union (Pa.).....	2,864.00	643.77	518.98	518.98
Niagara Fire (N. Y.).....	25,060.00	1,578.40	3,673.10	3,673.10
North American (Iowa).....	258,978.00	30,255.17	19,308.63	18,937.71
North British & Merc. (London).....	14,178.00	1,202.01	1,029.00	1,029.00
Northwestern F & M (Minn.).....	280,188.00	28,896.09	21,326.73	21,326.73
Norwich Union (Norwich).....	2,080.00	271.00	70.00	70.09
Pennsylvania (Pa.).....	2,000.00	200.00	.....	.....
Providence Washington (R. I.).....	191,924.00	22,369.20	18,583.48	18,583.48
Ranchers Hail & Fire (Mont.).....	171,181.84	10,774.10	12,393.45	8,653.70
Security (Conn.).....	21,150.00	2,017.62	5,204.64	5,204.62
State Farmers Mutl. Hail (Minn.).....	667,483.16	61,350.02	47,776.78	47,776.78
Sterling (Ind.).....	680.00	102.00	.....	.....
Westchester (N. Y.).....	192,275.00	22,369.19	18,623.43	18,623.43
TOTALS.....	\$ 6,852,811.57	\$ 692,580.67	\$ 443,845.74	\$ 409,703.26

TORNADO BUSINESS 1922 TABLE "D-4"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.).....	\$ 341,410.00	\$ 1,375.50	\$ 2,181.45	\$ 2,181.45
American Alliance (N. Y.).....	14,400.00	71.35	.....	.....
American Central (Mo.).....	15,900.00	74.00	469.66	469.66
American Eagle (N. Y.).....	12,790.00	67.04	29.98	29.98
American Equitable (N. Y.).....	* 750.00	* 4.28	.....	.....
Atlas (London).....	1,338.00	6.40	.....	.....
Boston (Mass.).....	3,515.00	11.75	.....	.....
Camden (N. J.).....	3,520.00	11.79	.....	.....
Commercial Union (London).....	.....	10.66	.....	.....
Continental (N. Y.).....	63,110.00	338.63	215.77	215.77
Eagle Star & Brit. Dom. (London).....	4,250.00	6.16	.....	.....
Fire Association (Pa.).....	11,343.00	76.01	.....	.....
Fidelity-Phenix (N. Y.).....	52,840.00	281.50	119.93	119.93
Firemen's Insurance (N. J.).....	49,820.00	107.31	.....	.....
Fitchburg Mutual (Mass.).....	6,250.00	55.05	.....	.....

TORNADO BUSINESS 1922 (Continued)

TABLE "D-4"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Franklin (Pa.)	\$ 56,650.00	\$ 318.00	\$ 27.45	\$ 27.45
Girard F. & M. (Pa.)	2,125.00	6.80	.....	.....
Glens Falls (N. Y.)	457.00	* 8.95	* 35.29	10.60
Grain Dealers (Ind.)	92,500.00	259.12	155.60	155.60
Great American (N. Y.)	122,516.00	477.75	574.16	1,249.16
Hardware Dealers (Wis.)	50,500.00	253.25	.....	.....
Hartford (Conn.)	74,175.00	304.84	173.00	173.00
Hawkeye (Iowa)	* 12.00	* .09	.....	.....
Home Insurance (N. Y.)	654,096.00	3,741.00	4,528.17	4,466.17
Insurance Co. of N. A. (Pa.)	10,164.00	47.56	.....	.....
Importers & Exporters (N. Y.)	1,233.00	3.04	.18	.18
Knickerbocker (N. Y.)	750.00	4.28	.....	.....
Mercantile (N. Y.)	600.00	1.92	.....	.....
Michigan Millers (Mich.)	15,000.00	68.28	104.25	104.25
Millers Mutual (Ill.)	7,500.00	68.29	104.25	104.25
Millers National (Ill.)	149,540.00	552.43	451.52	251.52
Mill Owners Mutual (Iowa)	7,500.00	68.29	104.25	104.25
Milwaukee Mechanics (Wis.) .....	.....	* .22	.....	.....
Minneapolis F & M (Minn.)	21,575.00	133.50	3,510.84	3,510.84
Minnesota Impl. Mutual (Minn.)	84,850.00	166.75	.....	.....
National Fire (Conn.)	30,900.00	102.80	27.83	27.83
National Liberty (N. Y.)	2,000.00	6.40	.....	.....
National Union (Pa.)	* 1,500.00	* 6.29	.....	.....
New Hampshire (N. H.)	3,520.00	11.78	.....	16.50
Niagara (N. Y.)	5,799.00	19.35	.....	.....
North British & Merc. (London)	39,700.00	90.14	.....	.....
North River (N. Y.)	4,000.00	28.23	.....	.....
Northern Assurance (London)	72,550.00	407.37	427.17	441.45
Northwestern F & M (Minn.)	108,370.00	669.69	403.43	403.43
Northwestern National (Wis.)	36,200.00	148.48	65.50	65.50
Palatine (London)	3,400.00	5.33	.....	.....
Pennsylvania (Pa.)	16,700.00	65.83	154.65	154.65
Phoenix Assurance (London)	2,934.00	10.20	.....	.....
Queen (N. Y.)	36,300.00	218.19	14.00	.....
Reliance (Pa.)	6,200.00	19.85	.....	.....
Rhode Island (R. I.)	16,800.00	109.56	.....	.....
Richmond (N. Y.)	5,000.00	20.65	.....	.....
Rocky Mountain (Mont.)	9,315.00	67.05	610.74	610.74
Royal Exchange (London)	3,520.00	11.80	.....	.....
Royal Insurance (Liverpool)	46,950.00	147.69	15.00	.....
Scot. Union & Ntl. (Edinburg)	5,300.00	16.96	.....	.....
Security (Conn.)	11,679.00	62.32	.....	.....
Springfield F & M (Mass.)	120,365.00	410.78	15.00	15.00
St. Paul F & M (Minn.)	121,978.00	407.80	.....	.....
State Assurance (Liverpool)	32,500.00	202.00	.....	.....
Twin City (Minn.)	44,627.00	322.12	.....	.....
Union Insurance (Hong Kong)	2,000.00	8.00	.....	.....
Urbaine (Paris)	2,402.00	11.50	.....	.....
Westchester (N. Y.)	11,024.00	68.54	.....	.....
Western (Toronto)	3,000.00	6.00	.....	.....
TOTALS	\$ 2,734,988.00	\$ 12,624.83	\$ 14,448.49	\$ 14,909.16

*Deduct

MARINE & INLAND BUSINESS 1922 TABLE "D-5"
Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 561,266.00	\$ 311.27	\$ 64.44	\$ 64.44
Alliance Insurance (Pa.)	556,541.00	729.83	159.51	202.73
American Alliance (N. Y.) .....	.....	135.30	98.98	98.98
American Eagle (N. Y.)	346,494.00	43.17	* 15.68	4.72
American Insurance (N. J.) .....	.....	23.18	338.51	376.76
Automobile (Conn.)	1,588,137.00	4,208.70	6,050.77	6,550.77
Columbia (N. J.)	37,335.00	269.63	.....	.....
Commercial Union (London)	1,861,580.00	311.40	.....	.....
Commonwealth Ins. (N. Y.)	5,000.00	20.00	2.50	2.50
Continental (N. Y.)	1,736,055.00	216.57	35.29	10.61
Eagle Star & Brit. Dom. (London)	200.00	08	.....	.....
Federal Insurance (N. J.)	10,276,046.00	1,095.27	.....	.....
Fidelity Phenix (N. Y.)	1,334,822.00	166.77	35.29	10.61
Fireman's Fund (Cal.)	409,798.00	1,113.30	13.75	13.75
Franklin (Pa.)	4,161.00	5.30	.....	.....
Glens Falls (N. Y.)	798,637.00	100.57	.....	.....
Great American (N. Y.)	489,888.00	789.14	248.35	220.35
Hanover (N. Y.) .....	.....	.....	*15.68	4.72
Hartford (Conn.)	2,159,426.00	1,183.36	283.89	283.89
Home F & M (Cal.)	41,441.00	109.98	.....	.....
Home (N. Y.)	3,370,323.00	1,116.06	366.04	266.04
Insurance Company of N. A. (Pa.)	1,332,307.00	1,151.16	233.74	242.14
Mercantile (N. Y.)	5,000.00	20.00	.....	.....
Milwaukee Mechanics (Wis.)	1,000.00	25.00	.....	.....
National Liberty (N. Y.)	10,000.00	100.00	.50	.50
Newark (N. J.)	47,870.00	22.05	.....	.....
North British & Merc. (London)	700.00	3.50	.....	.....
Norwich Union (Norwich)	256,783.00	300.64	67.28	67.28
Pennsylvania (Pa.)	5,000.00	16.75	.....	.....
Providence Washington (R. I.)	45,802.00	131.47	.....	.....
Queen (N. Y.)	154,642.00	40.45	.....	.....
Royal (Liverpool)	573,902.00	97.50	.....	.....
Security (Conn.)	7,900.00	2.54	.....	.....
St. Paul F & M (Minn.)	3,710,734.00	524.75	152.15	152.15
Westchester (N. Y.)	41,557.00	41.25	.....	.....
TOTALS	\$ 31,770,347.00	\$ 14,425.94	\$ 8,119.63	\$ 8,572.94

*Deduct

MISCELLANEOUS BUSINESS 1922 TABLE "D-6"
Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Agricultural (N. Y.)	\$ 695,700.00	\$ 9,756.31	\$ 8,905.38	\$ 6,396.38
Alliance (Pa.)	* 63,000.00	38.60	.....	.....
American Central (Mo.)	15,000.00	18.75	.....	.....
American Eagle (N. Y.)	12,350.00	22.75	.....	.....
Atlas (London)	35,619.00	343.46	.....	.....
Automobile (Conn.)	20,000.00	20.00	.....	.....
Boston (Mass.)	1,028.00	3.19	.....	.....
Camden (N. J.)	990.00	3.14	.....	.....
Columbia (N. J.)	11,500.00	13.30	.....	.....
Commercial Union (London)	1,750.00	40.16	.....	.....

MISCELLANEOUS BUSINESS 1922 (Continued)

TABLE "D-6"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Commercial Union (N. Y.).....	\$ 9.00	\$ 113.77	\$ 150.39	\$ 91.02
Continental (N. Y.).....	61,750.00	13,500.00	49,400.00	1,386.00
Eagle Star & Brit. Dom. (London)	13,500.00	150.39	91.02	4.39
Fidelity Phenix (N. Y.).....	49,400.00	91.02	4.39	
Fire Association (Pa.).....	1,386.00	4.39		
Fireman's Fund (Cal.).....	113,000.00	397.50		
Firemen's Insurance (N. J.).....	8,500.00	10.77		
Franklin (Pa.)	75,000.00	24.75		
Glens Falls (N. Y.).....	11,188.00	73.42		
Great American (N. Y.).....	1,584.00	5.02		
Hartford (Conn.)	130,100.00	1,630.78		
Hawkeye (Iowa) .....	..... .05	..... 151.88		
Home Insurance (N. Y.).....	4,750.00	151.88		
Imperial (N. Y.).....	7,000.00	11.65		
Importers & Exporters (N. Y.).....	2,801.00	2.25		
Insurance Co. of N. A. (Pa.).....	262,500.00	1,028.48		
New Hampshire (N. H.).....	2,090.00	3.91		
Niagara (N. Y.).....	5,584.00	65.20		
North British & Merc. (London).....	8,300.00	97.79		
Palatine (London) .....	..... 54.47	.....	
Phoenix Assurance (London).....	54,000.00	49.75		
Richmond (N. Y.).....	12,500.00	31.25		
Rocky Mountain (Mont.).....	..... .05	..... 21.88		
Royal Exchange (London).....	15,990.00	21.88		
Scot. Union & Natl. (Edinburgh)	* 18,000.00	40.95		
Springfield F & M (Mass.).....	620,791.00	130.63		
St. Paul F & M (Minn.).....	1,386.00	4.39		
State Assurance (Liverpool).....	* 700.00	* 3.42		
Union Assurance (London).....	1,750.00	15.72		
Union Insurance (Hong Kong).....	150,500.00	249.89		
United States Fire (N. Y.).....	240,000.00	542.31		
Urbaine (Paris)	2,466.00	49.23		
Westchester (N. Y.).....	1,188.00	3.76		
TOTALS.....	\$ 2,571,241.00	\$ 15,245.34	\$ 8,905.38	\$ 6,396.38

*Deduct

TABLE "E"
FIRE INSURANCE COMPANIES
Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1922

NAME	Paid Up Capital U. S. Companies	U. S. Deposits Foreign Companies	Admitted Assets	Losses Unpaid	Total Liabilities Including Capital or U. S. Deposits	Surplus Over All Liabilities	Surplus As Regards Policyholders
Aetna (Conn.)	\$ 5,000,000.00	\$	\$40,375,941.13	\$ 3,191,988.33	\$28,873,307.25	\$11,502,633.88	\$16,502,633.88
Agricultural (N. Y.)	1,000,000.00		8,036,901.63	711,450.08	5,955,239.55	2,081,662.08	3,081,662.08
Alliance (Pa.)	1,000,000.00		5,844,303.70	645,361.09	3,745,162.48	1,500,000.00	3,099,141.22
American Alliance (N. Y.)	1,000,000.00		4,601,735.46	169,319.00	2,596,628.45	2,005,107.01	3,005,107.01
American Central (Mo.)	1,000,000.00		7,555,699.38	664,925.58	5,979,070.23	1,876,629.15	2,876,629.15
American Eagle (N. Y.)	1,000,000.00		6,579,665.88	402,275.46	4,799,003.14	1,780,662.74	2,780,662.74
American Equitable (N. Y.)	500,000.00		1,997,210.14	308,731.08	1,488,273.86	508,935.28	1,008,935.28
American Insurance (N. J.)	2,500,000.00	400,000.00	19,036,743.49	1,440,095.52	14,769,943.93	4,266,823.56	6,706,823.56
Atlas (London)			5,644,227.50	433,671.63	4,830,835.71	1,113,391.39	1,513,391.39
Automobile (Conn.)	2,000,000.00		12,633,987.96	1,573,752.77	10,371,503.08	2,262,484.88	4,262,484.88
Bankers & Shippers (N. Y.)	1,000,000.00		3,955,331.23	781,624.53	3,254,408.30	700,922.93	1,700,922.93
Boston (Mass.)	1,000,000.00		12,874,874.14	2,306,886.05	8,865,065.86	4,009,772.28	5,009,772.28
British America (Toronto)		200,000.00	2,302,902.46	228,917.35	1,691,139.98	611,762.48	811,762.48
Caledonian (Edinburgh)		200,000.00	3,967,413.09	292,691.91	2,934,603.31	1,032,809.78	1,232,809.78
California (Cal.)	1,000,000.00		3,144,826.57	223,630.00	2,749,609.35	395,217.22	1,395,217.22
Camden (N. J.)	1,250,000.00		7,353,746.22	814,950.00	5,763,626.25	1,590,119.97	2,840,119.97
Citizens (Mo.)	200,000.00		1,191,644.43	85,432.28	1,040,635.82	151,008.61	351,008.61
Columbia (N. J.)	400,000.00		2,124,423.04	119,521.00	1,292,338.26	832,084.78	1,232,084.78
Commercial Union (London)		800,000.00	15,164,897.07	1,732,461.64	10,672,989.50	4,491,817.57	5,251,817.57
Commercial Union (N. Y.)	200,000.00		2,209,777.17	212,633.00	1,854,751.18	355,025.39	555,025.39
Commonwealth (N. Y.)	500,000.00		4,892,302.81	323,196.73	3,320,943.76	1,571,359.05	2,071,359.05
Concordia (Wis.)	750,000.00		4,928,796.23	323,637.46	4,095,540.48	833,255.75	1,583,255.75
Connecticut (Conn.)	1,000,000.00		13,457,694.09	1,045,835.66	9,076,065.44	4,381,628.65	5,381,628.65
Continental (N. Y.)	10,000,000.00		49,770,139.53	2,084,030.58	32,699,039.78	17,071,149.75	27,071,149.75
County (Pa.)	500,000.00		1,878,165.46	96,430.04	1,298,243.33	579,922.13	1,079,922.13
Detroit F & M (Mich.)	500,000.00		3,263,220.81	131,420.74	1,794,369.77	1,468,851.04	1,968,851.04
Eagle Star & Brit. Dom. (London)		400,000.00	5,053,460.53	817,898.45	4,243,660.51	1,809,770.02	1,209,770.02
Equitable F & M (It. I.)	1,000,000.00		3,836,298.16	252,986.26	2,135,098.86	1,701,293.30	2,701,293.30
Equity Mutual (Mont.)	Mutual		45,062.16	21,349.10	29,441.32	15,620.84	15,620.84
Eureka-Security F & M (Ohio)	250,000.00		1,146,791.93	16,349.01	625,485.48	521,306.45	771,306.45

Federal Insurance (N. J.).....	\$ 1,000,000.00	\$ 6,938,054.92	\$ 1,398,138.23	\$ 5,038,919.97	\$ 1,899,134.95	\$ 2,899,134.95
Federated Fire Re-Ins. (Iowa)	600,000.00	912,207.92	6,029.00	664,794.39	247,413.53	847,413.53
Fidelity Phenix (N. Y.).....	5,000,000.00	36,820,785.23	1,810,401.04	23,702,611.95	13,118,173.28	18,118,173.28
Fire Association (Pa.).....	1,000,000.00	17,337,895.19	1,450,050.61	12,730,086.20	4,607,808.99	5,607,808.99
Fireman's Fund (Cal.).....	3,000,000.00	22,849,483.38	3,411,038.32	18,333,707.14	3,015,776.24	7,515,776.24
Firemans Insurance (N. J.).....	2,250,000.00	15,690,687.21	1,422,445.87	11,254,301.01	4,436,386.20	6,686,386.20
Fitchburg Mutual (Mass.).....	Mutual	681,075.95	757,354.56	504,747.31	176,628.64	2,162,828.64
Franklin (Pa.).....	1,000,000.00	7,485,327.12	733,557.00	5,566,355.56	1,913,171.63	2,131,171.63
General Fire Assurance (Paris)	200,000.00	1,576,476.43	108,866.49	1,234,432.55	332,463.90	532,463.90
Girard F & M (Pa.).....	1,000,000.00	4,775,511.58	245,004.35	3,665,678.50	1,110,233.48	2,110,233.48
Glens Falls (N. Y.).....	1,000,000.00	11,262,301.22	1,130,456.92	8,315,837.28	2,946,463.94	3,946,463.94
Globe & Rutgers (N. Y.).....	3,500,000.00	50,109,794.27	6,235,323.00	35,796,404.78	14,319,389.49	17,819,389.49
Grain Dealers (Ind.).....	Mutual	1,655,305.06	23,353.21	592,305.28	1,062,999.28	1,062,999.28
Great American (N. Y.).....	12,500,000.00	45,333,495.22	2,980,068.17	32,316,417.87	13,017,077.35	25,517,077.35
Great Republic (Iowa).....	317,483.33	482,685.40	121,044.40	412,569.60	70,115.80	387,599.13
Hanover (N. Y.).....	1,000,000.00	7,510,438.30	717,310.20	5,799,325.41	1,711,112.89	2,711,112.89
Hardware Dealers (Wis.).....	Mutual	1,295,729.14	68,000.00	968,413.88	427,315.26	427,315.26
Hartford (Conn.).....	8,000,000.00	67,159,350.62	5,415,990.87	51,754,678.75	15,404,671.87	23,404,671.87
Hawkeye (Iowa).....	1,000,000.00	1,761,288.20	46,287.88	1,469,348.41	291,939.79	1,291,939.79
Home F & M (Cal.).....	1,000,000.00	3,968,715.10	331,414.04	2,843,614.36	873,701.74	2,223,701.94
Home Insurance (N. Y.).....	18,000,000.00	79,391,575.19	7,124,379.00	61,760,248.94	17,631,326.25	35,631,326.25
Hudson (N. Y.).....	500,000.00	2,356,800.63	343,880.81	1,634,899.56	721,901.07	1,221,901.07
Imperial (N. Y.).....	500,000.00	2,575,801.66	101,583.00	1,544,126.39	1,031,675.27	1,531,675.27
Importers & Exporters (N. Y.).....	700,000.00	2,821,801.26	649,247.41	2,296,838.19	524,963.07	1,224,963.07
Insurance Co. of N. A. (Pa.).....	5,000,000.00	46,649,323.62	6,598,145.14	30,917,861.64	15,731,461.98	20,731,461.98
Insurance Co. of Pa. (Pa.).....	1,000,000.00	5,187,113.11	490,732.63	4,118,774.69	1,068,338.42	2,068,338.42
Knickerböcker (N. Y.).....	400,000.00	1,325,388.65	164,864.50	913,918.11	411,470.54	811,470.54
Law Union & Rock (London)	200,000.00	1,894,911.49	95,222.99	1,085,344.82	809,566.67	1,009,566.67
Liverpool & London & Globe (Liverpool)	500,000.00	19,813,076.75	1,745,341.62	13,873,483.66	5,939,593.09	6,439,593.09
London Assurance (London)	460,000.00	7,865,925.17	1,116,957.00	5,161,189.71	2,704,725.46	2,161,725.46
London & Lancashire (London)	400,000.00	8,014,002.81	373,031.59	4,704,469.63	3,303,533.18	3,703,533.18
London & Provincial M & Genl. (London)	200,000.00	886,884.77	32,930.00	378,469.80	508,414.97	708,414.97
Maryland Motor Car (Md.).....	500,000.00	735,966.18	11,824.00	632,508.94	103,457.24	603,457.24
Massachusetts F & M (Mass.).....	500,000.00	1,406,258.92	176,197.70	883,735.39	522,523.53	1,022,523.53
Mechanics (Pa.).....	600,000.00	3,461,788.32	169,801.13	2,516,251.22	945,537.10	1,545,537.10
Mercantile (N. Y.).....	1,000,000.00	4,543,194.24	293,636.81	3,264,155.25	1,279,038.99	2,279,038.99
Merchants (Colo.).....	200,000.00	982,481.29	64,846.17	760,795.07	221,686.22	421,686.22
Merchants (N. Y.).....	700,000.00	5,584,347.26	522,667.91	4,209,053.33	1,375,293.93	2,075,293.93
Michigan F & M (Mich.).....	400,000.00	2,314,367.04	176,234.23	1,680,570.24	633,697.04	1,033,697.04
Michigans Millers (Mich.).....	Mutual	2,307,244.85	194,775.09	1,284,195.24	1,023,049.61	1,023,049.61
Millers Mutual (Ill.).....	Mutual	1,482,374.12	74,926.11	752,932.49	729,441.63	729,441.63

(Continued Over)

FIRE INSURANCE COMPANIES (Continued) TABLE "E"

NAME	Paid Up Capital U. S. Companies	U. S. Deposits Foreign Companies	Admitted Assets	Losses Unpaid	Total Liabilities Including Capital or U. S. Deposits	Surplus Over All Liabilities	Surplus As Regards Policyholders
Millers National (Ill.).....	\$ Mutual	\$	\$ 3,911,194.54	\$ 237,175.23	\$ 2,021,529.93	\$ 1,889,664.61	\$ 1,889,664.61
Mill Owners Mutual (Iowa).....	Mutual		1,799,226.47	94,538.78	913,000.21	886,226.26	886,226.26
Milwaukee Mechanics (Wis.).....	1,250,000.00		8,368,784.01	489,482.59	6,074,713.40	2,294,070.61	3,844,070.61
Minneapolis F & M (Minn.).....	200,000.00		1,067,346.27	79,758.45	910,186.98	157,153.29	357,159.29
Minnesota Impl. Mutual (Minn.).....	Mutual		1,692,522.49	91,670.39	1,238,643.50	453,878.99	453,878.99
National Ben Franklin (Pa.).....	1,000,000.00		3,781,632.69	233,966.99	2,329,033.33	1,452,589.36	2,452,589.36
National Fire (Conn.).....	2,000,000.00		30,375,232.80	213,400.03	22,025,218.56	8,350,064.24	10,350,064.24
National Liberty (N. Y.).....	1,500,000.00		12,136,557.67	949,826.15	9,123,987.63	3,012,560.04	4,512,560.04
National Security Fire (Neb.).....	2,250,000.00		5,777,333.48	15,017.21	462,118.51	115,214.97	365,214.97
National Union (Pa.).....	2,000,000.00		9,373,097.73	703,825.99	7,964,927.41	1,410,170.38	3,410,170.38
Netherlands (The Hague).....		200,000.00	1,326,298.18	91,604.20	782,755.13	543,543.05	743,543.05
Newark (N. J.).....	500,000.00		4,676,724.06	396,238.23	3,416,982.99	1,259,741.07	1,759,741.07
New Hampshire (N. H.).....	2,000,000.00		11,254,752.53	806,339.85	7,856,561.84	3,398,190.69	5,254,752.53
New Jersey (N. J.).....	1,000,000.00		2,433,893.65	372,782.09	2,323,350.04	110,453.61	1,110,453.61
New Zealand (Auckland).....		400,000.00	2,156,940.89	221,822.00	1,526,041.10	630,899.79	1,030,899.79
Niagara (N. Y.).....	3,000,000.00		16,820,179.22	1,658,088.00	13,058,950.59	3,761,228.63	6,761,228.63
North American (Iowa).....	281,500.00		12,497,729.59	23,594.59	481,011.17	368,718.42	650,218.42
North British & Merc. (London).....		400,000.00	13,508,220.72	861,577.00	8,832,690.64	4,675,530.08	5,075,530.08
North China (Shanghai).....		400,000.00	1,179,892.32	83,367.72	596,964.57	582,874.75	982,874.75
North River (N. Y.).....	2,000,000.00		11,059,325.49	1,240,305.00	8,733,706.33	2,325,619.16	4,325,619.16
Northern Assurance (London).....		400,000.00	9,467,176.13	829,353.66	6,666,145.65	2,801,030.48	3,201,030.48
Northern Insurance (N. Y.).....	500,000.00		3,011,917.32	166,740.00	2,260,056.00	751,861.32	1,251,861.32
Northwestern F & M (Minn.).....	400,000.00		1,658,468.86	90,036.37	1,430,782.25	227,686.61	327,686.61
Northwestern Mutual (Wash.).....	Mutual		2,203,730.22	176,777.59	1,866,261.09	337,469.13	327,469.13
Northwestern National (Wis.).....	1,000,000.00		10,772,194.59	537,348.86	8,269,354.15	2,502,840.44	3,502,840.44
Norwich Union (Norwich).....		200,000.00	6,199,792.58	572,345.64	4,521,082.97	1,678,709.61	1,878,709.61
Ohio Millers Mutual (Ohio).....	Mutual		1,774,333.49	327,117.00	1,264,886.65	510,046.84	510,046.84
Orient (Conn.).....	1,000,000.00		6,136,891.53	366,242.82	4,549,483.75	1,587,407.78	2,587,407.78
Pacific (N. Y.).....	400,000.00		3,320,902.33	408,643.23	2,314,613.09	1,006,289.84	1,406,289.84
Pacific States (Ore.).....	310,420.00		966,661.84	37,734.43	765,140.26	201,521.58	511,941.58
Palatine (London).....		200,000.00	5,183,128.04	413,266.95	3,633,411.16	1,549,716.88	1,749,716.88
Patriotic (Dublin).....		200,000.00	1,103,906.20	103,032.00	793,569.91	394,336.29	594,336.29
Pennsylvania (Pa.).....	1,000,000.00		11,401,459.06	657,266.00	8,058,088.92	3,343,400.14	4,343,400.14
Phoenix (Paris).....		200,000.00	1,516,370.76	160,535.58	1,282,110.37	234,260.46	434,260.46
Phoenix Assurance (London).....		400,000.00	6,921,813.75	404,254.87	4,576,437.57	2,345,376.18	2,745,376.18

Phoenix (Conn.)	\$ 3,000,000.00		\$26,007,613.89	\$ 1,492,491.40	\$14,354,254.29	\$11,653,259.60	\$14,653,359.60
Providence Washington (R. I.)	1,000,000.00		10,423,516.35	1,207,556.76	6,763,721.31	3,650,795.64	4,650,795.64
Queen (N. Y.)	3,000,000.00		18,839,379.46	1,396,130.57	13,181,186.39	5,677,662.47	8,677,662.47
Queensland (Sydney)		400,000.00	594,862.73	30,197.00	467,238.37	127,522.76	527,522.76
Ranchers Hall & Fire (Mont.)	Mutual		84,542.64	72,118.52	74,558.52	3,383.72	3,383.72
Reliance (Pa.)	400,000.00		1,749,191.88	175,577.78	1,377,941.57	371,250.31	771,250.31
Retail Hardware (Minn.)	Mutual		2,252,254.80	109,047.27	1,123,810.43	1,128,444.37	1,128,444.37
Rhode Island (R. I.)	600,000.00		3,365,033.77	212,325.83	2,706,482.57	658,551.20	1,258,551.20
Richmond (N. Y.)	200,000.00		1,827,160.38	215,581.99	1,242,313.53	584,846.85	784,846.85
Rocky Mountain (Mont.)	275,200.00		978,685.44	91,389.78	723,625.96	255,059.48	534,259.48
Royal Exchange (London)		400,000.00	5,468,105.09	552,119.50	3,658,976.34	1,809,128.75	2,209,128.75
Royal Insurance (Liverpool)		400,000.00	21,253,689.04	1,946,388.56	15,858,138.69	5,395,550.35	5,795,550.35
Safeguard (N. Y.)	200,000.00		1,353,555.08	63,499.19	773,624.40	586,930.68	786,930.68
Scottish Union & Nat'l (Edinburgh)		200,000.00	8,178,568.64	412,488.00	4,641,520.26	4,531,038.38	4,731,038.38
Security (Conn.)	1,000,000.00		8,064,471.53	698,137.43	6,168,111.24	1,895,760.29	2,895,760.29
South British (Auckland)		200,000.00	1,046,115.72	111,379.00	804,358.75	241,756.97	441,756.97
Springsfield F & M (Mass.)	2,500,000.00		22,134,376.80	1,925,568.39	16,341,378.18	5,793,098.62	8,293,098.62
St. Paul F & M (Minn.)	2,000,000.00		20,517,381.08	1,527,795.79	12,438,049.16	8,079,231.92	10,079,231.92
Standard (Conn.)	500,000.00		1,646,591.33	68,849.38	1,309,058.17	337,533.16	837,533.16
Star Insurance (N. Y.)	1,000,000.00		3,896,016.41	284,265.25	2,779,601.62	1,116,414.79	2,116,414.79
State Assurance (Liverpool)		200,000.00	1,323,759.48	58,699.31	741,748.07	592,011.41	792,011.41
State Farmers Mutual Hail (Minn.)	Mutual		198,722.39	351.05	2,882.77	195,839.62	195,839.62
Sterling (Ind.)	850,000.00		2,620,098.43	213,185.32	2,030,284.02	590,714.41	1,440,714.41
Stuyvesant (N. Y.)	700,000.00		7,593,521.34	485,249.96	2,262,034.78	331,486.56	1,031,486.56
Sun (London)		200,000.00	7,693,562.73	627,678.00	5,085,643.77	2,007,958.96	2,207,958.96
Superior (Pa.)	800,000.00		3,806,949.41	249,678.66	3,091,987.38	714,962.03	1,514,962.03
Svea (Gothenburg)		200,000.00	3,054,940.22	240,351.33	1,854,670.39	1,200,269.83	1,400,269.83
Tokio M & F (Tokio)		400,000.00	5,665,944.37	452,607.00	2,002,182.09	3,663,762.28	4,063,762.28
Treasure State Mutual (Mont.)	Mutual						
Twin City (Minn.)	500,000.00		1,121,872.15	27,180.90	887,866.89	234,005.26	734,005.26
Union Assurance (London)		400,000.00	2,958,409.89	272,265.55	2,372,014.47	586,395.42	986,395.42
Union Insurance (Hong Kong)		400,000.00	8,450,145.95	1,675,280.42	6,392,522.49	2,066,623.46	2,466,623.46
United States Fire (N. Y.)	2,000,000.00		16,658,093.62	1,673,589.00	12,001,891.67	4,656,201.95	6,656,201.95
Urbane (Paris)		200,000.00	5,430,568.04	872,335.05	4,280,101.78	1,159,466.26	1,359,466.26
Utah Home (Utah)	400,000.00		2,072,374.30	193,089.02	1,146,553.71	926,320.59	1,326,320.59
Victory (Pa.)		500,000.00	1,671,869.33	162,582.40	1,350,320.52	321,538.81	821,538.81
Westchester (N. Y.)	1,000,000.00		11,149,598.37	1,035,342.99	8,693,154.47	2,456,443.90	3,456,443.90
Western (Toronto)		400,000.00	4,591,275.71	1,396,966.96	3,581,770.60	1,009,505.11	1,409,505.11
World Auxiliary (London)		200,000.00	917,462.19	66,521.79	547,393.13	370,069.08	570,069.08
Yorkshire (York)		200,000.00	3,008,963.36	267,556.99	1,825,185.05	1,183,778.31	1,383,778.31

MISCELLANEOUS

Statement Showing Accident, Health, Liability and Workmen's Com

NAME	Totals		Premium Fee Paid
	Premiums Received	Losses Paid	
Aetna Casualty & Surety (Conn.).....	\$ 56,590.49	\$ 30,491.21	\$ 1,156.81
Aetna Life (Conn.)	93,839.23	51,070.05	
American Surety (N. Y.).....	58,416.10	37,148.58	1,193.32
Continental Casualty (Ind.)	45,753.14	17,078.70	940.06
Continental Life (Mo.)	8,312.95	1,446.66	
Employers Indemnity (Mo.)	8,700.92	5,060.04	199.02
Employers Liability (London)	3,491.40	1,961.12	125.00
†Equitable Life (N. Y.).....	7,274.66	2,234.60	
Federal Casualty (Mich.)			125.00
Federal Life (Ill.)	1,732.51	772.82	
Federal Surety (Iowa)	13,384.98	1,760.99	334.62
Fidelity & Casualty (N. Y.).....	11,171.73	6,099.84	248.43
Fidelity & Deposit (Md.).....	49,427.01	50,297.76	1,013.54
Hartford Accident & Indemnity (Conn.).....	64,131.82	20,836.55	1,307.64
Hartford Live Stock (N. Y.).....	3,865.56	4,600.00	125.00
Hartford Steam Boiler (Conn.).....	6,169.88	415.45	148.39
Indemnity Ins. Co. of America (Pa.).....	1,218.54		125.00
Integrity Mutual Casualty (Ill.).....	8,202.35	969.61	189.04
Inter-State Business Men's (Iowa).....	6,898.43	4,690.39	162.97
Lincoln Accident & Life (Neb.).....	631.50	218.67	125.00
Lloyds Plate Glass (N. Y.).....	8,240.02	2,434.63	189.80
London Guarantee & Accident (London).....	30,932.37	15,844.70	643.65
Loyal Protective (Mass.)	1,025.00	997.14	125.00
Maryland Casualty (Md.)	37,056.11	14,137.40	766.12
Massachusetts Bonding (Mass.)	32,360.47	13,805.21	672.21
Massachusetts Protective (Mass.)	52,075.00	28,191.22	1,066.50
Metropolitan Life (N. Y.).....	457.73		
Mutual Benefit Health & Acc. (Neb.).....	79,237.77	43,275.82	1,609.75
National Casualty (Mich.)	11,603.12	4,364.50	257.06
National Life (Ill.)	850.20	81.04	
National Surety (N. Y.).....	80,272.16	128,676.94	1,630.45
New York Plate Glass (N. Y.).....	6,457.89	1,437.72	154.16
North American Accident (Ill.).....	11,073.03	3,760.85	246.46
Ocean Accident & Guarantee (London).....	13,010.74	4,503.68	285.21
Pacific Mutual Life (Cal.).....	29,605.66	11,770.47	
Preferred Accident (N. Y.).....	19,440.21	9,165.40	413.80
Royal Indemnity (N. Y.).....	68,919.50	30,459.31	1,403.39
Southern Surety (Iowa)	10,641.14	308.87	266.03
Standard Accident (Mich.)	25,634.23	10,846.23	537.68
Travelers (Conn.)	24,659.63	6,451.18	
United States Casualty (N. Y.).....	2,508.39	2,047.50	125.00
U. S. Fidelity & Guaranty (Md.).....	189,421.05	61,881.99	3,813.42
Western Casualty (Colo.)	3,972.00	1,774.85	125.00
TOTALS.....	\$1,188,666.62	\$633,369.69	\$ 21,849.53

†Accident and Health Business discontinued February 28, 1922.

INSURANCE COMPANIES

TABLE "F-1"

Business Transacted in Montana for the Calendar Year 1922

Accident		Health		Liability		Workmen's Compensation	
Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
\$ 118.09	\$ 8,033.15	\$ 3,834.17	\$ 2,518.62	\$ 57.50	\$ 2,630.16	\$ 6.06	\$ 33,265.58
13,004.42	8,033.15	3,834.17	2,518.62	21,176.48	2,630.16	40,213.18	33,265.58
32,361.37	10,388.69	12,914.76	6,625.01			448.61	65.00
‡ 8,312.95	‡ 1,446.66						
‡ 3,195.40	‡ 951.74			1,962.62			
1,251.43	758.94	242.50	201.76	455.30			
3,026.32	311.60	4,248.34	1,923.00				
‡ 1,732.51	‡ 772.82						
486.45	73.56	315.10	581.61	126.65			
2,243.50		419.50		1,270.84		1,358.16	
5,456.96	175.78	1,344.00	182.67	4,838.28	63.00	12,796.68	2,876.29
				187.21		103.23	
88.08		95.37		1,110.14		5,696.72	969.61
‡ 6,898.43	‡ 4,690.39						
‡ 631.50	‡ 218.67						
444.30	112.50	167.63	36.60	2,373.84		18,278.12	12,147.66
‡ 1,025.00	‡ 997.14						
1,350.66	419.63	892.50	115.25	1,149.29		4,884.70	1,218.68
‡ 18,008.89	‡ 12,055.82			240.17			
‡ 52,075.00	‡ 28,191.22						
249.33		208.40					
‡ 79,237.77	‡ 43,275.82						
‡ 11,603.12	‡ 4,364.50						
‡ 850.20	‡ 81.04						
11,073.03	3,760.85						
739.50	121.78	62.85		8,483.34	3,297.80	228.95	125.45
17,895.10	3,978.16	11,710.56	7,792.31				
13,102.57	5,106.77	6,337.64	4,058.63				
1,907.75	299.98	950.00	96.74	3,515.37	1,009.00	9,150.01	5,926.87
1,547.15		187.90	308.87	39.60			
10,929.06	3,555.30	3,803.23	1,253.17	488.35	6.00	188.49	127.26
20,567.67	4,643.29	2,421.32	1,028.14	1,514.77	778.75		
246.22	639.28	73.88		834.12	53.00	188.50	135.45
4,522.19	652.49	2,481.96	798.62	9,333.13	1,696.00	22,203.33	11,345.30
‡ 3,972.00	‡ 1,774.85						
\$330,153.92	\$141,852.42	\$ 52,711.61	\$ 27,521.00	\$ 59,157.00	\$ 9,533.71	\$115,744.74	\$68,203.15

‡Includes Health.

MISCELLANEOUS INSURANCE COMPANIES **TABLE "F-2"**
Statement Showing Auto Liability, Fidelity, Surety and Burglary & Theft Business Transacted in Montana for
the Calendar Year 1922

NAME	Auto Liability		Fidelity		Surety		Burglary & Theft	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety (Conn.).....	\$ 7,187.21	\$ 1,776.80	\$ 5,031.48	*\$ 1,715.20	\$ 16,065.65	\$ 18,089.51	\$ 4,671.11	\$ 661.20
Aetna Life (Conn.).....	15,610.98	4,622.54	21,352.77	12,269.57	32,557.37	22,966.11	4,505.96	1,912.90
American Surety (N. Y.).....	.....	.....	.....	.....	.....	.....	.....	.....
Continental Casualty (Ind.).....	23.60	.....	.....	.....	.....	.....	.....	.....
Employers Indemnity (Mo.).....	.....	.....	.....	.....	27.02	1,971.21	39.05	.....
Employers Liability (London).....	777.74	.....	166.66	.....	254.91	978.12	19.60	.....
Federal Surety (Iowa).....	878.59	.....	917.23	373.32	8,333.70	.....	200.27	.....
Fidelity & Casualty (N. Y.).....	253.02	.....	1,624.37	135.30	2,286.54	6,194.50	148.55	223.96
Fidelity & Deposit (Md.).....	.....	.....	17,680.41	9,597.66	26,675.73	40,165.39	5,070.87	533.71
Hartford Accident & Indemnity (Conn.).....	9,732.80	2,641.22	2,870.30	3,324.34	11,837.03	3,050.01	2,334.77	935.60
Indemnity Ins. Co. of America (Pa.).....	61.45	.....	430.82	.....	339.80	.....	96.03	.....
Integrity Mutual Casualty (Ill.).....	718.03	.....	.....	.....	.....	.....	15.62	.....
London Guarantee & Accident (London).....	4,244.19	2,876.73	373.36	.....	1,678.20	.....	391.14	.....
Maryland Casualty (Md.).....	4,109.63	3.12	1,925.39	.....	11,275.45	7,941.24	2,154.03	.....
Massachusetts Bonding (Mass.).....	2,402.17	516.00	2,364.50	.....	5,390.47	.....	1,598.55	290.35
National Surety (N. Y.).....	.....	.....	35,806.54	15,474.86	35,385.62	108,528.80	8,480.00	4,673.28
Ocean Accident & Guarantee (London).....	1,854.78	1,684.37	103.30	* 998.65	75.00	.....	635.38	.....
Royal Indemnity (N. Y.).....	10,683.03	3,061.15	2,234.08	2,494.26	21,128.60	9,056.58	3,176.72	1,089.60
Southern Surety (Iowa).....	4.82	.....	114.62	.....	8,700.49	.....	16.14	.....
Standard Accident (Mich.).....	6,155.80	3,603.12	.....	.....	.....	.....	.....	.....
Travelers (Conn.).....	155.87	1.00	.....	.....	.....	.....	.....	.....
United States Casualty (N. Y.).....	1,013.20	946.87	.....	.....	.....	.....	.....	4.85
U. S. Fidelity & Guaranty (Md.).....	43,683.11	3,141.62	20,482.25	9,657.31	44,262.26	23,315.84	6,771.78	973.90
TOTALS.....	\$109,540.38	\$ 24,874.54	\$113,478.08	\$ 50,613.37	\$227,419.80	\$242,260.31	\$ 40,325.57	\$10,846.43

*Deduct.

MISCELLANEOUS INSURANCE COMPANIES **TABLE "F-3"**
Statement Showing Automobile & Team Property Damage, Plate Glass, Steam Boiler and Miscellaneous
Business Transacted in Montana for the Calendar Year 1922

NAME	Automobile & Team Property Damage		Plate Glass		Steam Boiler		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety (Conn.).....	\$ 16,545.95	\$ 9,611.61	\$ 6,336.59	\$ 1,859.46	\$	\$	\$ 570.85	\$ 207.83
Continental Casualty (Ind.).....	4.80	.....	.....	.....	.....	.....	.....	.....
Employers Indemnity (Mo.).....	2,866.17	2,127.09	664.70	10.00	.....	.....	.....	.....
Employers Liability (London).....	323.26	22.30	.....	.....	.....	.....	.....	.....
Federal Surety (Iowa).....	540.37	55.25	986.62	676.65	.....	.....	.....	.....
Fidelity & Casualty (N. Y.).....	65.71	.....	.....	.....	1,501.54	.....	.....	.....
Hartford Accident & Indemnity (Conn.).....	6,426.97	5,642.19	6,494.03	1,945.45	.....	.....	.....	.....
Hartford Live Stock (N. Y.).....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford Steam Boiler (Conn.).....	.....	.....	.....	.....	6,169.88	237.41	.....	.....
Integrity Mutual Casualty (Ill.).....	365.84	.....	111.06	.....	.....	.....	.....	.....
Lloyds Plate Glass (N. Y.).....	.....	.....	.....	.....	.....	.....	.....	.....
London Guarantee & Accident (London).....	3,012.24	671.21	8,240.02	2,434.63	.....	.....	.....	.....
Maryland Casualty (Md.).....	1,175.22	190.52	.....	.....	.....	.....	.....	.....
Massachusetts Bonding (Mass.).....	868.00	486.77	.....	.....	.....	.....	.....	.....
New York Plate Glass (N. Y.).....	.....	.....	.....	.....	.....	.....	.....	.....
Ocean Accident & Guarantee (London).....	437.38	123.93	.....	.....	.....	.....	.....	.....
Royal Indemnity (N. Y.).....	5,739.99	3,351.50	.....	.....	.....	.....	.....	.....
Southern Surety (Iowa).....	47.80	.....	.....	.....	.....	.....	.....	.....
Standard Accident (Mich.).....	4,069.30	2,301.38	.....	.....	.....	.....	.....	.....
United States Casualty (N. Y.).....	105.47	91.31	.....	.....	.....	.....	.....	.....
U. S. Fidelity & Guaranty (Md.).....	14,993.15	5,332.75	20,687.89	4,968.16	.....	.....	.....	.....
TOTALS.....	\$ 57,587.62	\$ 30,007.81	\$68,110.74	\$ 21,142.14	\$ 7,655.13	\$ 726.41	\$ 6,782.03	\$ 5,788.40

‡Livestock.

*Deduct.

MISCELLANEOUS INSURANCE COMPANIES **TABLE "C"**
Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1922

NAME	Paid Up Capital	* Admitted Assets	Unpaid Losses	Total Liabilities Including Capital	Surplus Over All Liabilities	Surplus As Regards Policyholders
Aetna Casualty & Surety.....	\$ 2,000,000.00	\$16,539,399.78	\$ 3,506,097.27	\$12,931,821.08	\$ 3,607,478.70	\$ 5,607,478.70
American Surety	5,000,000.00	15,545,524.34	2,020,319.67	13,554,203.31	2,191,321.03	7,191,321.03
Continental Casualty	1,500,000.00	10,226,053.74	2,147,307.04	9,256,053.74	1,000,000.00	2,500,000.00
Employers Indemnity	700,000.00	2,672,355.08	850,387.23	2,300,597.94	3,711,757.14	1,071,757.14
Employers Liability	200,000.00	30,891,019.41	11,825,227.00	22,711,491.62	8,179,527.79	8,379,527.79
Federal Casualty	350,000.00	566,380.99	36,326.00	465,593.93	100,787.06	450,787.06
Federal Surety	716,425.00	1,236,867.34	80,879.44	1,052,474.58	184,392.76	900,817.76
Fidelity & Casualty	4,000,000.00	28,416,808.64	9,069,483.36	24,354,342.06	4,062,466.58	8,062,466.58
Fidelity & Deposit	3,000,000.00	14,702,758.23	2,327,934.28	11,799,403.41	2,903,354.82	5,903,354.82
Hartford Accident & Indemnity.....	1,000,000.00	16,779,513.19	5,114,990.41	13,175,475.31	3,604,337.88	4,604,337.88
Hartford Livestock	500,000.00	1,245,861.96	68,558.84	988,392.50	257,469.46	757,469.46
Hartford Steam Boiler	2,000,000.00	10,766,375.79	311,286.82	7,714,148.73	3,052,727.06	5,052,727.06
Indemnity Ins. Co. of America	1,000,000.00	6,932,191.94	1,661,236.07	5,661,452.39	1,270,739.55	2,270,739.55
Integrity Mutual Casualty	Mutual	2,152,466.92	879,233.06	1,652,466.32	500,000.00	500,000.00
Inter-State Business Men's	Assessment	562,129.83	140,955.19	195,525.60	.....	.....
Lincoln Accident & Life	220,200.00	809,861.24	7,490.00	706,875.38	102,985.86	323,185.86
Lloyds Plate Glass	750,000.00	1,912,096.53	60,322.55	1,538,277.34	383,818.69	1,133,818.69
London Guarantee & Accident	800,000.00	18,651,338.88	7,627,633.03	16,933,427.32	1,717,911.66	2,577,911.66
Loyal Protective	100,000.00	752,825.38	162,000.00	481,529.75	271,295.63	371,295.63
Maryland Casualty	5,000,000.00	31,598,360.73	8,751,068.11	26,148,026.40	5,450,834.33	10,450,834.33
Massachusetts Bonding	1,500,000.00	7,625,501.95	1,339,903.75	6,499,991.97	1,135,510.28	2,635,510.28
Massachusetts Protective	500,000.00	3,262,459.45	948,661.14	2,801,884.36	460,575.19	960,575.19
Mutual Benefit Health & Acc.	Assessment	496,561.91	177,482.14	276,589.63	.....	.....
National Casualty	200,000.00	572,140.96	39,331.68	832,021.85	180,119.11	380,119.11
National Surety	10,000,000.00	30,682,346.43	4,616,395.48	26,229,181.85	4,453,164.58	14,453,164.58
New York Plate Glass	500,000.00	2,001,971.81	49,069.95	1,315,535.99	686,435.82	1,186,435.82
North American	200,000.00	1,258,595.95	216,470.47	1,080,221.50	178,374.20	378,374.20
Ocean Accident & Guarantee	750,000.00	18,762,021.00	7,278,004.66	18,097,906.19	664,114.81	1,414,114.81
Preferred Accident	1,400,000.00	8,086,935.60	1,793,931.55	7,086,035.60	1,000,000.00	2,400,000.00
Royal Indemnity	1,000,000.00	17,097,728.26	6,896,542.00	14,322,740.21	2,774,988.05	3,774,988.05
Southern Surety	1,000,000.00	6,847,320.38	1,603,874.80	6,271,822.15	575,698.23	1,575,698.23
Standard Accident	2,500,000.00	15,519,685.58	5,399,433.33	13,373,893.98	2,145,791.60	4,645,791.60
United States Casualty	1,000,000.00	8,296,341.50	2,453,569.60	7,295,349.78	1,000,891.72	2,000,891.72
U. S. Fidelity & Guaranty	5,000,000.00	35,808,174.54	9,034,262.95	28,324,086.31	7,484,088.33	12,484,088.33
Western Casualty	200,000.00	361,307.06	17,672.70	274,133.09	87,673.97	287,673.97

FRATERNAL SOCIETIES

TABLE "H"

Summary of Statements as to Assets and Liabilities, December 31, 1922

NAME	Admitted Assets	Total Unpaid Claims	Other Liabilities	Total Liabilities
Aid Association for Lutherans (Wis.)	\$ 2,575,655.13	\$ 7,025.14	\$ 34,420.06	\$ 41,445.20
Ancient Order United Workmen (N. D.)	3,221,739.73	19,852.50	11,250.85	31,103.35
Benefit Association Ry. Employees (Ill.)	870,850.17	38,981.74	82,375.00	121,356.74
Catholic Knights of America (Mo.)	1,030,256.93	62,530.97	1,398.74	63,929.71
Catholic Order of Foresters (Mo.)	11,866,528.19	215,184.71	3,280.78	218,465.49
Court of Honor Life Association (Ill.)	3,597,148.98	108,950.00	25,499.47	133,749.47
Croatian League of Illinois (Ill.)	337,238.47	92,144.06	—	22,444.06
Degree of Honor Protective Assn. (Minn.)	2,337,032.39	32,641.50	3,987.25	42,628.75
Fraternal Aid Union (Kansas)	5,237,484.61	257,236.37	3,096,379.21	3,293,615.58
Fraternal Brotherhood (Cal.)	2,217,443.25	653,604.30	19,404.04	673,008.34
Grand Aerie F. O. E. (Mo.)	85,932.26	4,500.00	8,468.41	12,968.41
Grand Carniolan Slovenian Catholic Union (Ill.)	1,054,638.43	15,903.67	726.77	16,630.44
Homesteaders (Iowa)	740,253.73	57,295.96	36,163.37	93,459.33
Independent Order of Foresters (Canada)	40,722,455.38	291,729.98	39,560,588.20	39,852,318.18
Knights of Columbus (Conn.)	16,281,784.30	230,816.30	25,000.00	255,816.30
Knights of Pythias (Ind.)	15,475,290.50	203,604.59	13,365,927.97	13,569,532.56
Ladies Catholic Benevolent Assn. (Pa.)	8,986,894.54	125,957.51	4,979.74	130,237.25
Ladies of the Maccabees (Mich.)	2,334,092.71	91,057.37	16,876.08	107,933.45
Lutheran Brotherhood (Minn.)	162,335.75	—	115,735.73	115,735.73
Maccabees (Mich.)	17,127,638.84	1,883,074.52	7,135,941.62	9,019,016.14
Modern Brotherhood of America (Iowa)	6,144,468.10	308,415.26	21,828.92	330,244.18
Modern Woodmen of America (Ill.)	33,976,488.45	2,393,872.93	124,921.25	2,518,794.18
National Catholic Society (Pa.)	1,447,362.39	53,291.40	11,184.83	64,476.23
National Slovak Society (Pa.)	2,388,314.43	77,425.85	164,668.58	242,094.43
National Union Assurance Society (Ohio)	3,955,119.90	245,011.00	3,416,423.39	3,661,434.39
Neighbors of Woodcraft (Ore.)	3,459,502.27	79,425.00	12,593.10	92,018.10
Railway Mail Association (N. H.)	251,878.74	9,503.00	72.00	9,578.00
Royal Arcanum (Mass.)	13,719,130.07	493,170.13	1,318.65	496,488.84
Royal Highlanders (Neb.)	2,087,331.52	18,900.00	150,000.00	168,900.00
Royal Neighbors (Ill.)	13,166,159.25	466,849.60	35,800.00	502,649.60
Security Benefit Association (Kansas)	2,785,961.24	539,227.90	207,871.05	747,098.95
Sons of Norway (Minn.)	529,994.42	2,000.00	—	2,000.00
South Slavonic Catholic Union (Minn.)	558,921.43	6,919.70	45,399.55	52,319.25
United Artisans (Ore.)	1,782,112.24	17,000.00	1,683.31	18,683.31
United Commercial Travelers (Ohio)	1,894,054.50	224,372.84	1,377.69	225,750.53
United Order of Americans (WIs)	561,627.72	20,783.24	890.57	21,673.91
Western Bohemian Fraternal Assn. (Iowa)	1,519,884.79	2,000.00	—	2,000.00
Western Mutual Life (Cal.)	1,192,230.78	40,000.00	585,352.50	605,352.50
Woman's Benefit Assn. of the Maccabees (Mich.)	17,331,024.91	215,742.24	88,892.52	284,635.52
Woodmen of the World (Colo.)	9,718,555.52	366,300.00	78,594.51	438,894.51
Yeomen, Brotherhood of American (Iowa)	6,040,743.15	2,149,083.13	926,329.20	3,075,412.33

FRATERNAL

Statement Showing Total and Montana Business for the Calen

NAME	Total Benefit Certificates	
	1921	
	No.	Amount
Aid Association for Lutherans (Wis.).....		\$
Ancient Order United Workmen (N. D.).....	14,320	24,226,146.00
Benefit Association Railway Employees (Ill.).....	64,156	2,883,000.00
Catholic Knights of America (Mo.).....	18,928	19,118,537.99
Catholic Order of Foresters (Mo.).....	160,587	159,589,500.00
Court of Honor Life Association (Ill.).....	67,801	79,743,528.00
Croatian League of Illinois (Ill.).....		
Degree of Honor Protective Association (Minn.).....	35,838	31,602,173.00
Fraternal Aid Union (Kansas).....	77,465	85,236,567.00
Fraternal Brotherhood (Cal.).....	24,799	23,081,089.00
Grand Aerie F. O. E. (Mo.).....	1,738	2,085,500.00
Grand Carniolian Slovenian Catholic Union (Ill.).....	12,289	10,785,750.00
Homesteaders (Iowa).....	24,751	33,949,000.00
Independent Order of Foresters (Canada).....	173,654	169,658,075.00
Knights of Columbus (Conn.).....	219,503	236,613,862.33
Knights of Pythias (Ind.).....	83,724	112,148,943.00
Ladies Catholic Benevolent Assn. (Pa.).....	119,176	94,362,902.50
Ladies of the Maccabees (Mich.).....	45,775	33,760,750.00
Lutheran Brotherhood (Minn.).....		
Maccabees (Mich.).....	275,421	327,229,181.93
Modern Brotherhood of America (Iowa).....	49,685	57,274,450.52
Modern Woodmen of America (Ill.).....	1,053,105	1,612,347,500.00
National Croatian Society (Pa.).....	37,818	29,490,800.00
National Slovak Society (Pa.).....	38,955	29,159,500.00
National Union Assurance Society (Ohio).....	38,343	63,899,580.00
Neighbors of Woodcraft (Ore.).....	51,538	62,743,100.00
Railway Mail Association (N. H.).....	16,238	64,952,000.00
Royal Arcanum (Mass.).....	130,815	211,289,834.00
Royal Highlanders (Neb.).....	21,928	30,077,000.00
Royal Neighbors (Ill.).....	395,433	394,407,250.00
Security Benefit Association (Kansas).....	235,483	277,020,271.00
Sons of Norway (Minn.).....	7,163	4,639,900.00
South Slavonic Catholic Union (Minn.).....	8,273	6,862,250.00
United Artisans (Ore.).....	17,512	19,113,600.00
United Commercial Travelers (Ohio).....	104,136	520,680,000.00
United Order of Americans (Wis.).....	10,889	10,152,750.00
Western Bohemian Fraternal Association (Iowa).....	20,499	18,037,343.50
Western Mutual Life (Cal.).....	13,309	23,234,000.00
Woman's Benefit Assn. of the Maccabees (Mich.).....	233,114	184,773,883.80
Woodmen of the World (Colo.).....	135,817	219,998,400.00
Yeomen, Brotherhood of American (Iowa).....	267,189	343,756,500.00
TOTALS.....	4,307,167	\$5,629,984,418.57

SOCIETIES

TABLE "I"

dar Year 1922 and Exhibiting Comparisons with Previous Year

In Force December 31		Benefit Certificates in Force in Montana December 31				Received From Montana Members 1922
1922		1921		1922		
No.	Amount	No.	Amount	No.	Amount	
28,583	\$ 26,258,018.00		\$		\$	
15,320	25,997,795.00	1,592	2,487,500.00	1,717	2,755,000.00	60,228.32
67,041	3,126,000.00	3,306	309,000.00	2,458	411,000.00	44,225.22
18,814	18,780,391.49	48	67,250.00	45	61,250.00	1,672.00
132,100	128,171,671.00	488	612,000.00	414	530,000.00	8,681.34
68,648	78,562,027.00	177	191,000.00	225	244,000.00	4,357.85
10,767	8,871,600.00			173	142,400.00	3,535.88
39,253	34,276,457.25	1,148	1,207,250.00	1,166	1,219,597.00	22,423.42
79,045	86,172,053.00	217	319,571.00	199	289,411.00	11,851.16
23,720	22,994,471.00	649	717,794.00	625	719,900.00	19,551.80
2,516	2,990,000.00	2	3,000.00	7	10,000.00	108.12
12,641	11,077,750.00	344	322,500.00	343	321,000.00	9,957.17
23,621	32,167,000.00	154	239,000.00	143	219,000.00	3,523.01
159,722	154,108,115.00	91	160,000.00	74	123,000.00	2,620.12
223,149	241,295,111.33	1,333	1,719,707.00	1,305	1,699,157.00	24,247.02
85,537	114,878,254.00	344	498,658.00	391	578,831.00	13,202.29
110,799	86,666,787.50	897	844,465.00	827	772,480.00	16,827.16
45,384	33,490,500.00	368	388,500.00	423	445,500.00	7,036.84
2,214	3,676,000.00			12	20,000.00	534.23
245,589	285,872,322.00	73	150,500.00	785	1,619,675.00	35,276.01
48,610	56,044,467.06	282	376,299.95	274	365,316.60	8,066.59
1,074,118	1,631,457,500.00	6,192	11,149,500.00	6,385	11,506,000.00	171,667.37
39,589	31,275,500.00	1,268	967,800.00	1,263	971,900.00	23,798.67
38,967	29,322,250.00	206	159,950.00	203	158,950.00	2,823.86
35,118	57,098,958.00	54	156,740.00	44	132,500.00	9,267.43
52,857	64,409,700.00	3,789	5,593,700.00	3,775	5,579,700.00	62,352.48
16,189	64,756,000.00	114	456,000.00	108	432,000.00	1,202.50
126,874	203,438,625.00	44	105,011.00	41	97,500.00	3,279.66
20,768	27,887,300.00	1,211	1,868,550.00	1,235	1,860,700.00	44,109.20
404,278	400,897,500.00	2,670	2,997,500.00	2,682	2,992,250.00	49,141.34
227,835	266,911,749.00	2,138	3,763,500.00	2,051	3,584,500.00	51,848.50
7,268	4,920,800.00	56	64,750.00	51	80,900.00	1,890.14
8,575	7,128,250.00	249	216,250.00	247	215,000.00	6,921.56
17,157	18,941,536.00	136	188,500.00	136	188,500.00	2,659.80
105,997	529,985,000.00	658	3,290,000.00	598	2,990,000.00	7,504.00
10,453	9,781,116.67					
20,616	18,140,343.50	62	66,500.00	67	71,000.00	1,043.89
12,001	24,002,000.00	512	1,024,000.00	503	1,005,000.00	18,090.00
236,333	188,549,475.35	2,498	2,940,108.66	2,488	2,878,476.31	50,389.51
136,073	219,883,200.00	6,145	11,918,200.00	6,056	11,733,400.00	155,499.52
208,782	261,815,150.00	5,012	7,517,000.00	3,945	6,625,025.00	80,502.25
4,242,921	\$5,516,078,744.15	44,527	\$65,057,554.61	43,484	\$65,669,818.91	\$ 1,041,917.30

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Statement Showing Total and Montana Business for the Calen

NAME	Death Claims Incurred, 1922			
	Total		Montana	
	No.	Amount	No.	Amount
Aid Association for Lutherans (Wis.).....	125	\$ 102,006.72	.....	\$ .....
Ancient Order United Workmen (N. D.).....	91	178,361.00	5	8,000.00
Benefit Assn. Railway Employees (Ill.).....	6	8,000 00	.....	.....
Catholic Knights of America (Mo.).....	381	537,818.50	2	4,000.00
Catholic Order of Foresters (Mo.).....	1,643	1,735,319.00	5	8,000.00
Court of Honor Life Association (Ill.).....	871	1,118,693.00	.....	.....
Croatian League of Illinois (Ill.).....	87	72,200.00	2	1,600.00
Degree of Honor Protective Assn. (Minn.).....	385	360,459.13	15	14,500.00
Fraternal Aid Union (Kansas)	1,578	1,701,633.32	5	6,688.18
Fraternal Brotherhood (Cal.)	204	271,292.60	12	20,300.00
Grand Aerie F. O. E. (Mo.).....	14	13,500.00	.....	.....
Grand Carniolian Slovenian Cath. Union (Ill.).....	104	89,500.00	5	5,000.00
Homesteaders (Iowa)	230	279,174.29	2	3,578.00
Independent Order of Foresters (Canada).....	1,933	2,106,526.24	2	5,000.00
Knights of Columbus (Conn.).....	1,311	1,440,278.44	2	4,000.00
Knights of Pythias (Ind.)	1,193	1,721,379.37	5	9,479.00
Ladies Cath. Benevolent Assn. (Pa.).....	1,716	1,445,067.50	13	13,000.00
Ladies of the Maccabees (Mich.).....	491	394,500.00	3	4,000.00
Lutheran Brotherhood (Minn.)	3	6,000.00	.....	.....
Maccabees (Mich.)	4,060	5,209,984.25	23	40,225.00
Modern Brotherhood of America (Iowa).....	562	627,617.55	4	6,000.00
Modern Woodmen of America (Ill.).....	10,426	18,139,000.00	54	112,500.00
National Croatian Society (Pa.).....	412	337,700.00	19	11,400.00
National Slovak Society (Pa.).....	398	293,725.00	4	3,000.00
National Union Assurance Society (Ohio).....	864	1,898,812.19	1	3,000.00
Neighbors of Woodcraft (Ore.)	562	631,800.00	51	69,000.00
Railway Mail Association (N. H.).....	9	36,000.00	.....	.....
Royal Arcanum (Mass.)	2,419	4,432,863.33	.....	.....
Royal Highlanders (Neb.)	209	299,086.35	11	17,000.00
Royal Neighbors (Ill.)	2,907	2,902,000.00	14	16,500.00
Security Benefit Association (Kansas).....	2,498	2,940,219.50	32	61,475.65
Sons of Norway (Minn.)	50	21,800.00	1	1,000.00
South Slavonic Cath. Union (Minn.).....	84	72,500.00	.....	.....
United Artisans (Ore.)	181	229,000.00	.....	.....
United Commercial Travelers (Ohio).....	73	454,546.32	.....	.....
United Order of Americans (Wis.).....	151	150,500.00	.....	.....
Western Bohemian Fraternal Assn. (Iowa).....	158	143,750.00	.....	.....
Western Mutual Life (Cal.)	136	271,000.00	6	12,000.00
Woman's Benefit Assn. of Maccabees (Mich.).....	2,153	1,774,072.42	29	34,000.00
Woodmen of the World (Colo.).....	1,519	2,683,650.62	69	149,000.00
Yeomen, Brotherhood of American (Iowa).....	2,054	2,507,174.83	57	70,650.00
TOTALS.....	44,251	\$59,638,511.47	453	\$ 713,895.83

SOCIETIES (Continued) TABLE "I"
dar Year 1922 and Exhibiting Comparisons with Previous Year

Death Claims Paid, 1922				Death Claims Unpaid, Dec. 31, 1922			
Total		Montana		Total		Montana	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
123	\$ 99,231.58	-----	\$ -----	7	\$ 7,025.14	-----	\$ -----
91	171,361.00	6	10,000.00	6	16,000.00	-----	-----
7	9,000.00	-----	-----	-----	-----	-----	-----
365	462,060.90	2	4,000.00	43	55,330.97	-----	-----
1,651	1,744,857.87	3	5,000.00	216	215,184.71	2	3,000.00
854	1,084,336.25	-----	-----	66	84,750.00	-----	-----
85	69,927.83	3	2,400.00	26	17,100.00	-----	-----
369	343,559.13	15	14,500.00	28	27,000.00	-----	-----
1,557	1,657,829.50	5	7,408.18	249	279,792.39	1	1,680.00
202	254,165.00	11	15,837.00	25	40,776.60	1	1,800.00
12	12,000.00	-----	-----	4	4,500.00	-----	-----
114	101,303.32	5	6,300.00	42	15,504.67	1	125.00
238	287,403.71	2	3,430.00	36	46,083.30	1	1,904.00
1,950	2,125,198.14	1	2,000.00	79	80,108.60	1	3,000.00
1,289	1,410,721.49	3	5,000.00	189	204,816.30	-----	-----
1,181	1,696,999.22	3	8,000.00	101	195,176.86	2	1,479.00
1,752	1,471,611.89	13	13,000.00	111	74,257.51	-----	-----
480	366,351.97	3	4,000.00	33	24,513.29	-----	-----
3	6,000.00	-----	-----	-----	-----	-----	-----
4,035	5,118,856.62	21	38,062.85	131	180,198.52	2	2,000.00
554	603,499.66	5	6,500.00	88	106,720.54	-----	-----
10,351	17,987,161.20	53	109,200.00	1,052	1,799,872.93	9	18,300.00
406	336,002.25	18	12,050.00	83	46,127.25	4	2,450.00
389	293,593.86	4	3,000.00	124	69,495.85	1	735.00
915	2,007,379.19	-----	-----	86	187,011.00	1	3,000.00
591	662,642.00	55	76,000.00	38	40,275.00	3	2,500.00
7	28,000.00	-----	-----	2	8,000.00	-----	-----
2,434	4,462,041.89	-----	-----	203	393,683.19	-----	-----
208	295,586.35	9	14,000.00	15	18,900.00	2	3,000.00
2,878	2,857,952.24	13	15,000.00	438	402,349.60	6	5,250.00
2,445	2,696,447.49	32	63,462.63	457	546,000.00	6	9,000.00
49	19,866.66	1	1,000.00	2	2,000.00	-----	-----
79	68,250.00	-----	-----	5	4,250.00	-----	-----
175	211,903.25	-----	-----	9	13,000.00	-----	-----
65	286,847.32	-----	-----	19	149,075.00	-----	-----
146	144,416.66	-----	-----	21	20,083.34	-----	-----
159	140,875.00	-----	-----	2	2,000.00	-----	-----
141	279,000.00	7	14,000.00	20	40,000.00	2	2,000.00
2,113	1,696,203.52	26	30,000.00	208	175,915.24	6	7,500.00
1,526	2,717,771.12	72	154,200.00	166	271,500.00	6	11,000.00
2,018	2,214,157.53	53	58,211.64	270	329,497.41	7	8,888.94
44,007	\$58,502,372.61	444	\$ 695,562.30	4,700	\$ 6,193,875.21	64	\$ 88,611.94

STATEMENT OF MUTUAL RURAL INSURANCE COMPANIES
TABLE "J"
Organized and Operating Under Provisions of Sections 6185 to 6205—Revised Codes 1921—December 31, 1922

NAME	Amount of Insurance in Force.....	Number of Members.....	Number of Assessments During Year....	Amount of Losses Paid.....	Amount of Losses Unpaid	Number of Members Withdrawn During Year...	Number of Members Admitted During Year....	Expenses During Year....	Cash on Hand Dec. 31, 1921..
Cascade County Farmers' Mutual Fire Insurance Co., Great Falls, Mont.....	\$ 369,948.00	135	1	\$ 50.00	\$.....	13	5	\$ 199.91	\$ 943.22
Equity Farmers' Mutual Insurance Co. of Hill County, Rudyard, Montana.....	91,235.68	76	2	270.00	730.00	20	6	165.75	115.90
Farmers' Mutual Fire Ins. Co. of Sheridan and Roosevelt Counties, Dagmar, Mont.	2,206,085.00	854	1	5,442.00	2,750.00	134	92	1,556.24	120.14
Farmers' Mutual Fire & Lightning Ins. Ass'n of Fergus County, Lewistown, Mont.	951,270.00	313	....	311.30	226.60	18	24	898.15	1,000.00
Farmers' Mutual Fire & Lightning Ins. Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.	675,373.00	261	1	1,838.82	.....	69	30	815.97	493.15
Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Montana.....	489,438.00	233	1	2,096.30	.....	17	25	193.50	1,284.94
Finnish Mutual Fire Insurance Company of Carbon County, Red Lodge, Montana.....	233,719.00	127	....	.....	.....	7	11	188.50	470.87
Flathead Farmers' Mutual Insurance Company of Kalispell, Kalispell, Montana.....	1,711,991.66	806	1	2,715.00	.....	24	101	1,432.90	1,203.50
Mutual Fire & Lightning Insurance Company of Richland County, Sidney, Montana.....	366,970.25	162	1	8.00	.....	46	46	356.66	1,546.15
Rural Mutual Fire Insurance Company of Missoula County, Missoula, Montana.....	307,185.00	129	2	6,378.84	.....	46	7	397.90	49.67
Toole County Farmers' Union, Mutual Rural Fire Insurance Company, Shelby, Montana	185,123.00	105	1	.....	.....	37	21	105.80	1,115.49
*Yellowstone County Mutual Rural Insurance Association, Billings, Montana.....	.....	.....	....	.....	.....	....	....	.....	.....
TOTALS	\$7,588,338.59	3,201	11	\$19,110.26	\$3,706.60	431	368	\$6,311.28	\$8,343.03

*Unable to secure statement.

EXHIBIT NO. I.

*Business Transacted in Montana by Fire Insurance Companies, 1905-1922 Inclusive

Year	No. Com- panies Re- porting	Net Risks Written in Montana	Net Premiums Received in Montana	Net Losses in Montana		RATIO OF NET LOSSES INCURRED TO NET PREM- IUMS RECEIVED
				Paid	Incurred	
1905	84	\$ 55,897,194.31	\$ 1,193,942.21	\$ 807,936.19	\$ 862,011.00	72.2
1906	85	55,373,412.38	1,340,348.38	518,862.76	477,730.65	35.6
1907	81	58,396,146.66	1,314,510.65	315,211.65	460,071.48	35
1908	78	60,766,489.41	1,392,333.13	483,002.61	451,470.13	32.4
1909	82	70,628,600.45	1,562,862.02	384,250.57	388,939.05	24.9
1910	91	90,532,354.43	1,756,081.48	548,559.52	552,653.79	31.5
1911	90	85,049,823.31	1,806,999.11	647,686.92	757,046.31	41.9
1912	94	90,349,868.46	1,896,058.61	1,098,795.46	1,075,119.27	56.7
1913	96	91,391,078.35	1,996,300.48	1,047,249.86	1,072,820.76	53.7
1914	97	107,697,848.51	2,375,593.42	949,393.42	959,945.82	40.4
1915	103	122,627,677.48	2,561,942.05	1,303,850.32	1,301,474.11	50.8
1916	114	153,774,263.99	3,414,296.27	1,728,202.28	1,773,732.28	52.
1917	118	197,210,071.40	4,060,859.47	1,478,880.65	1,594,407.82	39.3
1918	125	210,526,043.64	4,088,686.46	2,016,325.34	2,105,558.83	51.5
1919	131	219,517,355.81	4,519,042.37	2,570,044.78	2,835,039.85	62.7
1920	144	296,784,948.89	6,630,620.50	3,556,773.64	3,523,054.07	53.1
1921	144	254,038,731.09	4,621,556.47	3,226,048.34	3,555,418.19	76.9
1922	144	278,406,993.74	4,421,708.06	2,763,225.08	2,838,486.28	64.2
TOTALS.....		\$2,498,968,902.31	\$50,953,740.14	\$25,444,299.39	\$26,584,979.69	52.1%

*Includes all classes of insurance written by fire companies.
Ratio of Net Losses Paid to Net Premiums Received for Period of Eighteen Years—49.9%

EXHIBIT NO. II

*Fire Business Transacted in Montana 1914-1922, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Prem- iums Received
1914	\$102,937,464.85	\$ 2,171,292.74	\$ 888,593.15	\$ 884,901.15	40.9
1915	107,406,859.15	2,235,757.73	1,060,322.77	1,056,953.71	47.4
1916	124,028,394.76	2,542,655.42	1,070,154.19	1,032,045.86	42.1
1917	154,346,999.40	3,106,271.30	1,246,936.01	1,160,550.82	40.1
1918	163,876,679.69	3,306,988.99	1,329,338.46	1,332,749.67	40.1
1919	167,238,397.19	4,035,967.19	2,555,124.75	2,265,573.47	63.3
1920	219,768,919.48	4,300,905.47	2,041,272.51	2,128,171.40	47.5
1921	188,526,607.00	3,495,824.65	2,461,661.51	2,187,588.58	70.4
1922	222,182,246.17	3,482,276.43	2,197,813.05	2,130,365.66	63.1

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

EXHIBIT NO. III.

*Automobile Insurance Transacted in Montana 1914-1922, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Prem- iums Received
1914	\$ 728,463.00	\$ 13,525.27	\$ 15,714.57	\$ 9,019.23	116.2
1915	2,146,512.00	23,023.00	14,029.03	19,634.71	60.9
1916	5,904,811.76	58,188.92	36,185.66	34,970.08	62.2
1917	15,864,459.00	124,395.22	92,482.56	75,382.29	74.3
1918	11,612,143.00	136,617.79	64,058.30	64,681.36	46.9
1919	12,811,047.00	199,625.59	111,641.87	102,677.82	55.9
1920	17,321,758.00	255,341.89	184,711.64	151,311.67	72.3
1921	17,544,028.00	249,941.61	362,717.89	327,759.49	145.1
1922	12,295,360.00	204,554.85	165,353.99	193,277.68	80.8

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

EXHIBIT NO. IV.

*Hail and Tornado Insurance Transacted in Montana by Fire Companies, 1914-1922, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Prem- iums Received
1914	\$ 3,099,324.72	\$ 256,174.29	\$ 85,725.84	\$ 83,938.25	33.5
1915	5,380,645.53	412,118.94	320,106.63	320,143.38	77.7
1916	14,776,541.26	1,164,961.70	943,357.10	937,061.86	81.0
1917	16,033,257.44	1,213,584.32	293,057.76	295,766.98	14.1
1918	13,898,250.74	937,406.37	1,023,983.11	940,803.86	109.2
1919	9,736,197.91	293,055.01	171,813.74	209,035.53	58.6
1920	21,876,500.41	1,991,370.89	1,103,968.76	1,083,621.58	55.4
1921	10,153,759.09	854,945.03	719,479.94	655,032.93	84.4
1922	9,587,799.57	705,205.50	458,294.23	424,612.42	64.9

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

EXHIBIT NO. V.

*Miscellaneous Insurance Transacted in Montana by Fire Companies, 1914-1922, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Prem- iums Received
1914	\$ 1,808,707.00	\$ 7,015.97	\$ 1,531.04	\$ 3,154.37	21.8
1915	9,201,395.00	6,524.03	2,028.02	2,130.86	31.1
1916	13,603,168.00	6,311.24	1,019.05	1,108.20	16.1
1917	16,451,519.00	31,865.61	77,562.65	62,811.72	243.4
1918	25,622,684.00	10,089.93	8,127.25	8,038.74	80.5
1919	30,817,489.00	23,075.91	9,217.92	5,516.39	39.9
1920	37,817,771.00	83,002.25	193,101.16	193,678.99	232.6
1921	37,814,337.00	20,845.18	11,558.85	55,667.34	55.4
1922	34,341,588.00	29,671.28	17,025.01	14,969.32	57.4

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

*Includes Marine and Inland, Parcel Post, Sprinkler Leakage and Acreage.

EXHIBIT NO. VI.

Business Transacted in Montana by Life Insurance Companies, 1906-1922, Inclusive

Year	Insurance Written		Premiums Received	Losses Incurred		Losses Paid		Insurance in Force	
	No. of Policies	Amount		Number	Amount	Number	Amount	No. of Policies	Amount
1906	2,994	\$ 6,173,097.00	\$1,561,816.03	138	\$ 257,973.00	132	\$ 254,448.00	19,234	\$ 46,799,548.00
1907	2,697	6,315,795.00	1,499,334.44	160	411,396.00	160	407,231.00	19,499	47,720,578.00
1908	3,633	7,979,117.07	1,537,766.77	209	761,530.38	207	742,671.00	21,354	50,654,378.22
1909	4,370	9,388,701.25	1,695,387.04	219	465,218.51	208	465,307.54	24,282	56,171,269.69
1910	4,904	12,171,313.09	1,824,512.44	245	528,322.44	248	528,665.90	27,012	62,169,564.28
1911	5,713	13,876,733.22	2,110,015.76	283	826,679.94	286	821,404.15	30,218	69,704,430.10
1912	7,644	17,807,842.53	2,388,752.90	329	741,962.55	321	731,500.09	33,679	77,314,393.92
1913	8,600	19,123,542.05	2,674,027.05	341	734,611.16	332	732,902.60	38,055	85,801,856.28
1914	9,894	20,462,246.62	2,969,764.12	391	1,121,258.92	404	1,137,302.44	43,448	94,192,610.65
1915	11,419	22,293,368.57	3,254,932.85	441	911,961.44	424	883,214.35	49,093	103,644,433.37
1916	13,871	28,619,245.01	3,634,145.67	478	1,067,525.88	479	1,084,550.87	57,019	120,298,070.19
1917	16,691	35,500,954.09	4,195,970.87	561	1,097,221.34	561	1,043,988.58	66,444	141,034,422.98
1918	14,476	31,756,398.34	4,398,060.88	1,114	2,297,027.05	896	1,892,151.22	67,603	144,642,075.19
1919	15,693	40,076,953.19	5,398,610.08	841	1,750,470.55	1,044	2,094,319.88	77,642	173,131,424.81
1920	17,765	43,472,649.32	5,809,617.01	801	1,529,007.39	1,796	1,558,016.18	82,511	188,307,452.49
1921	15,726	32,336,413.41	5,290,818.12	691	1,399,398.94	727	1,469,575.01	81,171	183,720,572.09
1922	11,213	28,379,081.52	5,332,476.10	781	1,464,753.00	754	1,438,132.15	79,880	180,170,285.96

EXHIBIT NO. VII. Business Transacted in Montana by Miscellaneous Insurance Companies, 1906-1922, Inclusive

Year	Accident and Health		Fidelity and Surety		Liability		Workmen's Compensation		Plate Glass	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1906	\$135,428.15	\$ 88,030.57	\$ 32,442.26	\$ 7,967.05	\$ 46,019.25	\$ 15,842.09	\$ *	\$ *	\$ 14,386.71	\$ 7,748.57
1907	154,540.74	106,413.03	38,291.67	20,899.92	75,133.57	7,174.98	*	*	16,305.47	8,636.63
1908	127,627.37	50,923.75	45,724.35	30,424	76,152.53	25,079.10	35,876.05	49,045.28	18,882.74	9,739.84
1909	122,536.58	49,867.98	57,449.52	10,597.30	51,458.38	37,127.44	10,528.50	11,182.65	23,752.02	9,126.09
1910	146,611.73	63,620.99	85,976.02	66,280.58	71,336.15	52,257.60	37.50	2,395.45	23,743.84	11,061.24
1911	180,291.20	66,174.80	88,386.68	18,455.47	60,961.16	66,709.16	96.05	46.98	19,545.46	10,827.89
1912	215,601.18	94,105.78	96,320.45	13,369.58	77,295.02	46,710.43	254.90	171.91	32,952.16	10,749.77
1913	275,781.61	122,656.98	106,360.35	31,631.54	131,340.55	97,651.38	54.12	143.60	33,571.54	12,171.71
1914	228,529.15	121,011.73	130,155.16	39,303.59	97,622.34	74,397.77	5,043.50	245.30	33,648.69	15,279.27
1915	235,884.22	103,893.47	172,561.67	39,499.01	113,839.37	60,318.76	145,849.86	9,573.57	36,889.38	15,043.01
1916	361,663.50	130,264.18	213,350.44	27,123.82	73,739.01	38,601.95	285,019.55	78,267.46	37,898.11	20,209.19
1917	356,960.95	187,972.21	265,276.85	52,493.17	107,037.65	17,800.56	305,655.47	154,702.94	47,163.30	23,368.81
1918	288,405.47	131,527.77	266,098.38	67,364.39	114,205.18	29,053.91	228,383.30	66,819.52	49,425.90	26,922.06
1919	285,521.32	121,095.89	311,604.31	82,800.10	142,602.52	32,697.28	189,486.54	49,481.76	59,168.65	28,467.83
1920	389,060.33	146,353.98	374,463.68	36,413.92	169,626.32	33,997.24	180,624.35	75,830.29	97,548.98	49,991.08
1921	377,342.53	145,401.31	343,051.83	183,637.31	141,475.30	67,359.52	144,827.60	73,089.71	74,651.84	34,657.82
1922	382,865.53	169,373.42	340,897.88	292,873.68	168,697.38	34,408.25	115,744.74	68,203.15	63,110.74	21,142.14
Year	Steam Boiler		Burglary and Theft		Sprinkler		Automobile and Team Property Damage		Livestock	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1906	\$ 3,314.16	\$ 329.05	\$ 2,854.55	\$ *	\$ *	\$ *	\$ *	\$ *	\$ *	\$ *
1907	14,016.78	.....	3,259.12	.....	.....	.....	.....	.....	.....	.....
1908	1,722.65	.....	4,839.52	20.00	.....	.....	.....	.....	.....	.....
1909	7,303.12	.....	6,743.45	.....	.....	.....	.....	.....	.....	.....
1910	7,521.77	.....	8,076.56	471.32	.....	.....	26.72	.....	4,211.51	395.00
1911	4,722.22	.....	6,833.08	1,313.10	.....	.....	477.34	.....	5,641.49	2,440.00
1912	15,954.75	953.00	6,086.02	551.19	.....	.....	398.91	787.74	3,027.75	2,060.00
1913	7,622.15	32.35	8,828.78	656.03	.....	.....	4,015.63	1,302.88	13,804.19	604.50
1914	1,269.33	.....	8,039.42	5,124.13	73.29	9.00	7,099.06	4,391.96	27,485.17	8,168.00
1915	5,379.59	.....	10,108.49	3,106.15	438.76	336.00	9,904.58	6,224.10	35,204.03	22,422.50
1916	6,684.26	71.00	10,461.39	728.32	266.35	.....	14,585.35	6,361.49	47,531.53	30,980.00
1917	.....	.....	13,179.37	1,650.87	311.04	235.32	33,767.38	14,562.19	80,581.66	48,562.83
1918	7,840.15	625.00	19,725.06	4,505.98	720.14	1,560.07	37,922.36	21,694.35	45,021.53	22,733.45
1919	6,610.22	.....	33,129.61	11,449.59	868.85	240.20	47,023.32	32,349.84	30,374.45	28,700.00
1920	10,191.23	1,179.31	29,342.17	15,354.71	652.96	881.10	65,421.55	38,708.59	13,115.39	18,920.00
1921	17,098.15	203.40	43,527.93	16,541.88	262.42	261.43	60,839.77	50,704.27	5,971.93	6,885.00
1922	7,655.13	726.41	40,325.57	10,846.43	559.18	207.33	57,587.62	30,007.81	3,865.56	4,600.00

*Not reported separately.

EXHIBIT NO. VIII. **Business Transacted in Montana by Fraternal Societies, 1911-1922, Inclusive**

Year	Benefit Certificates in Force December 31		Received from Montana Members	Death Claims Incurred		Death Claims Paid		Death Claims Unpaid December 31	
	No.	Amount		No.	Amount	No.	Amount	No.	Amount
1911	32,935	\$55,756.55	\$ 593,721.05	260	\$ 460,110.71	256	\$ 444,320.00	33	\$ 51,604.62
1912	31,620	52,329.85	626,110.73	496	545,959.27	481	512,716.55	56	80,824.10
1913	31,641	51,637.81	630,370.25	547	598,782.00	522	595,277.39	94	89,529.64
1914	33,827	54,355.53	*	.....	.....	.....	.....	.....	.....
1915	36,390	56,169.89	680,664.88	430	561,290.56	410	529,798.82	70	72,979.37
1916	38,620	57,227.31	704,767.04	411	667,732.30	403	627,187.53	52	90,354.15
1917	41,568	61,443.51	755,735.61	451	728,623.75	413	665,980.63	71	111,703.95
1918	42,203	52,265.36	830,416.00	645	1,011,231.05	494	783,150.79	224	321,230.00
1919	46,679	66,765.36	955,449.52	500	782,849.30	640	967,863.09	75	106,329.38
1920	46,254	67,427.24	1,062,315.73	441	689,338.45	440	665,765.18	71	90,860.73
1921	44,527	65,657.55	1,081,083.92	441	666,015.50	427	669,555.32	52	81,797.53
1922	43,484	65,665.81	1,041,917.30	453	713,895.83	441	695,562.30	64	88,611.94

*1914 data unavailable.

**UNITED STATES HOME OFFICE AND GENERAL AGENTS' ADDRESSES
FIRE COMPANIES**

AETNA INSURANCE COMPANY

670 Main Street, Hartford, Conn.

Ralph B. Ives, President; Guy E. Beardsley, Vice-President and Secretary.
W. H. Breeding, Gen. Agt., 221 Sansome Street, San Francisco, Cal.
C. C. Morris, Special Agt., P. O. Box 1034, Great Falls, Mont.

AGRICULTURAL INSURANCE COMPANY

203 Washington St., Watertown, N. Y.

W. H. Stevens, President; P. H. Willmott, Secretary.
Edw. Brown & Sons, Gen. Agts., 150-154 Sansome Street, San Francisco, Cal.
Dan L. Weaver, Special Agent, 704 Mohawk Bldg., Spokane, Wash.

ALLIANCE INSURANCE COMPANY

232 Walnut St., Philadelphia, Pa.

Benjamin Rush, President; John Kremer, Secretary.
McClure Kelly, Mgr., 223-231 Sansome St., San Francisco, Cal.
Milton S. Williams, Special Agt., Box 55, Butte, Mont.

AMERICAN ALLIANCE INSURANCE COMPANY

1 Liberty St., New York.

Charles G. Smith, President; Edwin M. Cragin, Secretary.
William L. Lerch, Mgr., 76 W. Monroe St., Chicago, Ill.
E. E. Dewar, State Agt., Great Falls, Mont.

AMERICAN CENTRAL INSURANCE COMPANY

816 Olive St., St. Louis, Mo.

B. G. Chapman, Jr., President; Harold M. Hess, Secretary.
Benjamin Goodwin, Mgr., 241 Sansome St., San Francisco, Cal.
W. G. Frazier, Special Agt., 808 Old National Bank Bldg., Spokane, Wash.
Walter L. McCallum, Special Agt., 414 Ford Building, Great Falls, Mont.

AMERICAN EAGLE FIRE INSURANCE COMPANY

80 Maiden Lane, New York.

James A. Swinnerton, President; Ernest Sturm, Secretary and Treasurer.
Alfred L. Merritt, Secretary, Pacific Coast Department, Insurance Exchange, San Francisco, California.
C. V. McCarthy, Asst. Secretary, Pacific Coast Department, Insurance Exchange, San Francisco, California.
L. H. Box, Special Agt., P. O. Box 1515, Great Falls, Mont.
J. E. Campbell, Mgr., Montana Hail Department, P. O. Box 1515, Great Falls, Mont.

AMERICAN EQUITABLE ASSURANCE COMPANY

92 William St., New York, N. Y.

Richard A. Corroon, President; Thomas A. Duffey, Secretary.

AMERICAN INSURANCE COMPANY

70 Park Place, Newark, N. J.

C. W. Bailey, President; Frederick Hoadley, Secretary.
Balfour, Guthrie & Co., Gen. Agts., 252 Sansome St., San Francisco, Cal.
Frederick W. Merigold, Special Agt., Kalispell, Mont.

ATLAS ASSURANCE COMPANY, LIMITED

London, England.

Oswald J. Boyle, U. S. Mgr., 100 William St., New York, N. Y.
Frank J. Devlin, Mgr., 100 Sansome St., San Francisco, Cal.
William J. Stobener, Special Agt., Sherwood Bldg., Spokane, Wash.

AUTOMOBILE INSURANCE COMPANY

650 Main Street, Hartford, Conn.

Morgan B. Brainard, President; J. C. Barden, Secretary; W. Ellwood Jones, Secretary.
E. W. Hosford, State Agt., New York Bldg., Seattle, Wash.
Wolcott and Co., Gen. Agts., Butte, Mont.
Huntsberger-Givens Co., Gen. Agts., Great Falls, Mont.

BANKERS & SHIPPERS INSURANCE COMPANY

59 John St., New York, N. Y.

C. V. Meserole, President; L. R. Bowden, Vice-President.
H. B. Lamy, Jr., Vice-President and Secretary.

BOSTON INSURANCE COMPANY

57 Kilby St., Boston, Mass.

Wm. R. Hedge, President; Freeman Nickerson, Secretary.
Chas. A. Colvin, Mgr., 202-206 Sansome St., San Francisco, Cal.
Chas. E. Dunlop, Special Agt., Old National Bank Bldg., Spokane, Wash.

BRITISH AMERICA ASSURANCE COMPANY

18-22 Front St., Toronto, Canada.

W. B. Meikle, Vice-President; G. S. Wainwright, Secretary.
Harold Junker, Mgr., 266 Bush St., San Francisco, Cal.
A. H. Mann, Special Agent, 808 Sherwood Bldg., Spokane, Wash.
W. C. Carlyon, 511 Walker Bank Bldg., Salt Lake City, Utah.

CALEDONIAN INSURANCE COMPANY

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 555 Asylum St., Hartford, Conn.
Balfour, Guthrie & Co., Gen. Agts., 252 Sansome St., San Francisco, Cal.
Frederic W. Merigold, Special Agt., Kalispell, Mont.

CALIFORNIA INSURANCE COMPANY

315 Montgomery St., San Francisco, Cal.

C. J. Holman, President; G. W. Brooks, Secretary; A. N. Lindsay, Asst. Secretary.
B. A. Sifford, Asst. Secretary; Charles H. Jones, Treasurer.

CAMDEN FIRE INSURANCE ASSOCIATION

434 Federal St., Camden, N. J.

Edmund E. Read, Jr., President; Joseph K. Sharp, Secretary.
Balfour-Guthrie & Co., Gen. Agts., 252 Sansome St., San Francisco, Cal.
Frederic W. Merigold, Special Agt., Kalispell, Mont.

CITIZENS' INSURANCE COMPANY

1101-1121 Pierce Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. O. Crocker, Secretary.
Marsh & McLennan, Gen. Agts., 114 Sansome St., San Francisco, Cal.
J. L. M. Waggaman, Special Agt., 120 N. Wall St., Spokane, Wash.

CLEVELAND NATIONAL FIRE INSURANCE COMPANY

414 Prospect Ave., S. E., Cleveland, Ohio.

E. Kimball, President; Archibald Kemp, Secretary and Treasurer.

COLUMBIA INSURANCE COMPANY OF JERSEY CITY

15 Exchange Place, Jersey City, N. J.

Percival Beresford, President; Howard Terhune, Secretary.
E. C. F. Knowles, General Agt., 222 Sansome St., San Francisco, Cal.

COMMERCIAL UNION ASSURANCE COMPANY, LTD.

London, England.

Whitney Palache, U. S. Mgr., 114 Fifth Ave., New York City.

Chas. J. Holman, Mgr., California-Commercial Union Bldg., San Francisco, Cal.

COMMERCIAL UNION FIRE INSURANCE COMPANY

55 John St., New York, N. Y.

Whitney Palache, U. S. Mgr., 114 Fifth Ave., New York City.

Chas. J. Holman, Mgr., California-Commercial Union Bldg., San Francisco, Cal.

COMMONWEALTH INSURANCE COMPANY OF NEW YORK

76 William St., New York, N. Y.

Cecil F. Shallcross, President; H. J. Thompson, Secretary.

A. T. Bailey, Mgr., 244 Pine St., San Francisco, Cal.

H. G. Burton, Special Agent, Yegen Block, Butte, Mont.

CONCORDIA FIRE INSURANCE COMPANY

West Water and Wells Sts. (Brumder Bldg.), Milwaukee, Wis.

Wm. E. Wollaeger, President; Frank Damkoehler, Secretary.

The Gardner General Agency Co., General Agents, Gas and Electric Bldg., Denver, Colo.

CONNECTICUT FIRE INSURANCE COMPANY

30 Trinity St., Hartford, Conn.

Edward Milligen, President; John A. Cosmus, Secretary.

Dick & Simpson, Mgrs., 369 Pine St., San Francisco, Cal.

A. W. Nyblom, Special Agent, 32 Hirbourn Bldg., Butte, Mont.

CONTINENTAL INSURANCE COMPANY

80 Maiden Lane, New York.

Norman T. Robertson, President; Ernest Sturm, Secretary and Treasurer.

John P. Breeden, Secy., Pacific Coast Department, Insurance Exchange, San Francisco, California.

W. W. Grove, Asst. Secy. Pacific Coast Department, Insurance Exchange, San Francisco, California.

J. E. Campbell, Special Agt. and Mgr., Montana Hail Department, P. O. Box 1515, Great Falls, Montana.

COUNTY FIRE INSURANCE COMPANY

110 S. Fourth St., Philadelphia, Pa.

Frank E. Martin, Secretary.

Underwriting Department, Manchester, N. H.

Chas. A. Colvin, Mgr., 202-206 Sansome St., San Francisco, Cal.

Chas. E. Dunlop, Special Agt., Old National Bank Bldg., Spokane, Wash.

DETROIT FIRE & MARINE INSURANCE COMPANY

95 Shelby St., Detroit, Mich.

E. H. Butler, President; Chas. A. Reekie, Secretary.

Edwin Parrish, Mgr., 376 Pine St., San Francisco, Cal.

John A. Carlson, Assistant Mgr., 376 Pine St., San Francisco, Cal.

EAGLE STAR AND BRITISH DOMINION INSURANCE CO., LTD.

London, England.

Fred S. James & Co., U. S. Mgrs., 123 William St., New York, N. Y.

Fred S. James & Co., General Agts., 362 Pine St., San Francisco, Cal.

Trustees, Bankers Trust Co., New York, N. Y.

EQUITABLE FIRE & MARINE INSURANCE COMPANY

1 Custom House St., Providence, R. I.

Edw. Milligan, President; Samuel G. Howe, Secretary.

Geo. H. Tyson, General Agt., 210 Sansome St., San Francisco, Cal.

Stephen C. Fletcher, Special Agt., 422 Rialto Bldg., Butte, Mont.

EQUITY MUTUAL INSURANCE COMPANY

Stanton Bank Bldg., Great Falls, Mont.

O. M. Gerer, President; C. W. Cleveland, Secretary and Treasurer.

EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY

22 Garfield Place, Cincinnati, Ohio.

F. A. Rothier, President; B. G. Dawes, Jr., Secretary.

Adam Benus, Treasurer and Asst. Secretary.

FEDERAL INSURANCE COMPANY

15-17 Exchange Place, Jersey City, N. J.

Percy Chubb, President; Samuel W. King, Secretary.

Marsh & McLennan, Gen. Agts., 114 Sansome St., San Francisco, Cal.

J. L. M. Waggaman, Special Agt., 120 No. Wall St., Spokane, Wash.

FEDERATED FIRE RE-INSURANCE COMPANY

314 M. B. A. Bldg., Mason City, Iowa.

E. G. Dunn, President; Walter C. Kuester, Secretary.

H. A. Weld, Gen. Agt., Broadview, Mont.

FIDELITY-PHENIX FIRE INSURANCE COMPANY

80 Maiden Lane, New York.

Chas. R. Street, President; Ernest Sturm, Secretary and Treasurer.

Alfred L. Merritt, Secretary, Pacific Coast Department, Insurance Exchange, San Francisco, California.

C. V. McCarthy, Asst. Secy., Pacific Coast Department, Insurance Exchange, San Francisco, California.

H. L. Melick, Special Agt., P. O. Box 1515, Great Falls, Mont.

J. E. Campbell, Manager Montana Hail Dept., P. O. Box 1515, Great Falls, Mont.

FIRE ASSOCIATION OF PHILADELPHIA

401 Walnut St., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.

J. M. Thomas, Mgr., Insurance Exchange, Chicago, Ill.

E. M. Hutchings, State Agt., 8 Kohrs Block, Helena, Mont.

FIREMAN'S FUND INSURANCE COMPANY

California and Sansome St., San Francisco, Cal.

J. B. Levison, President; Herbert P. Blanchard, Secretary.

R. C. Culver, State Agent, Bailey Block, Helena, Mont.

FIREMEN'S INSURANCE COMPANY

780 Broad St., Newark, N. J.

Daniel H. Dunham, President; A. H. Hassinger, Secretary.

Neal Bassett, Vice-President and Mgr., 137 S. LaSalle St., Chicago, Ill.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY

781 Main St., Fitchburg, Mass.

Lincoln R. Welch, President; Frederick W. Porter, Secretary.

FRANKLIN FIRE INSURANCE COMPANY

421 Walnut St., Philadelphia Pa.

Elbridge G. Snow, President; Wilfred Kurth, Secretary.
Underwriting Department, 56 Cedar St., New York, N. Y.
Benn A. Scott, Gen. Agt., Great Falls, Mont.
Howard A. Reynolds, Special Agt., Great Falls, Mont.

GENERAL FIRE ASSURANCE COMPANY

Paris, France.

Central Union Trust Co., New York, N. Y., Trustee; Fred S. James & Co., 123 William St., New York, N. Y., U. S. Managers.
Fred S. James & Co., Gen. Agts., 362 Pine St., San Francisco, Cal.

GIRARD FIRE & MARINE INSURANCE COMPANY

502 Walnut St., Philadelphia, Pa.

Henry M. Gratz, President; Davis J. Vaughan, Secretary.
Neal Bassett, Vice-President & Mgr., 137 S. LaSalle St., Chicago, Ill.

GLENS FALLS INSURANCE COMPANY

Corner Glen and Bay Sts., Glens Falls, N. Y.

E. W. West, President; F. M. Smalley, Secretary.

GRAIN DEALERS' NATIONAL MUTUAL FIRE INSURANCE COMPANY

810-820 Guaranty Bldg., Indianapolis, Ind.

J. W. McCord, President; C. A. McCotter, Secretary.

GREAT AMERICAN INSURANCE COMPANY

1 Liberty St., New York City, N. Y.

Charles G. Smith, President; Edwin M. Cragin, Secretary.
William L. Lerch, Manager, 76 W. Monroe St., Chicago, Ill.
E. E. Dewar, Special Agt., Great Falls, Mont.

GREAT REPUBLIC INSURANCE COMPANY

401 Crocker Bldg., Corner 5th and Locust Sts., Des Moines, Iowa.

O. P. Ode, President; H. J. Green, Vice-President.
W. G. Hodge, Asst. Secretary.

HANOVER FIRE INSURANCE COMPANY

34-36 Pine St., New York, N. Y.

R. Emory Warfield, President; E. S. Jarvis, Secretary.
Selbach & Deans, Gen. Agts., 249 Pine St., San Francisco, Cal.
A. S. Heatfield, Special Agt., 1114 Paulson Bldg., Spokane, Wash.
C. C. Price, Special Agt., P. O. Box 1132, Billings, Mont.

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY

200-208 Strongs Ave., Stevens Point, Wis.

O. P. Schlafer, President; P. J. Jacobs, Secretary.
C. W. Athey, Special Agent, Box 995, Great Falls, Mont.

HARTFORD FIRE INSURANCE COMPANY

125 Trumbull St., Hartford, Conn.

R. M. Bissell, President; D. J. Glazier, Secretary.
Dixwell Hewitt, Gen. Agt., 438 California St., San Francisco, Cal.
Gilman Camp, Special Agent, 120 W. Granite St., Butte, Mont.

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10th and Locust Sts., Des Moines, Iowa.

H. R. Howell, President; R. S. Howell, Secretary.
W. S. Hazard, Jr., Vice-President and Mgr., Hail Dept. Des Moines, Iowa.
Chas. M. Peterson, State Agt., Great Falls, Mont.

HENRY CLAY FIRE INSURANCE COMPANY

165 and 167 East Main St., Lexington, Ky.

H. M. Froman, President; F. G. Stilz, Secretary; Claude F. Snyder, Vice-Pres. and Mgr.

HOME FIRE & MARINE INSURANCE COMPANY

401 California St., San Francisco, Cal.

J. B. Levison, President; Herbert P. Blanchard, Secretary.
Ray C. Culver, Special Agt., Bailey Block, Helena, Mont.

HOME INSURANCE COMPANY

56 Cedar St., New York, N. Y.

Elbridge G. Snow, President; W. Kurth, Secretary.
Benn A. Scott, State Agent, Great Falls, Mont.
Howard A. Reynolds, Special Agt., Great Falls, Mont.

HUDSON INSURANCE COMPANY

100 William St., New York, N. Y.

J. M. Wennstrom, President; H. N. Morgan, Secretary.
Edward Brown & Sons, Gen. Agts., 150-154 Sansome St., San Francisco, Cal.
Dan L. Weaver, Special Agt., 704 Mohawk Bldg., Spokane, Wash.

IMPERIAL ASSURANCE COMPANY

100 William St., New York, N. Y.

Percival Beresford, President; Howard Terhune, Secretary.
E. C. F. Knowles, Gen. Agt., 222 Sansome St., San Francisco, Cal.

IMPORTERS AND EXPORTERS INSURANCE COMPANY

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J. Valensi, President; A. Valensi, Vice-President and Treas.
M. L. Heide, Vice-President; A. Whelpley, Secretary.
G. L. McIntire, Gen. Agt., Mgr., Pacific Coast Dept., San Francisco, Cal.

INSURANCE COMPANY OF NORTH AMERICA

232 Walnut St., Philadelphia, Pa.

Benjamin Rush, President; John Kremer, Secretary.
McClure Kelly, Mgr., 223-231 Sansome St., San Francisco, Cal.
Milton S. Williams, Special Agt., Box 55, Butte, Mont.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

308-310 Walnut St., Philadelphia, Pa.

Gustavus Remak, Jr., President; John J. P. Rodgers, Secretary.
Seeley & Co., Gen. Agts., Colman Bldg., Seattle, Wash.
J. M. Hiatt, Special Agt., Colman Bldg., Seattle, Wash.

KNICKERBOCKER INSURANCE COMPANY OF NEW YORK

92 William St., New York, N. Y.

Richard A. Corroon, President; Thomas A. Duffey, Vice-Pres. and Secretary.

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London, England.

Archibald G. McIlwaine, U. S. Mgr., 57-59 William St., New York, N. Y.
Geo. O. Smith, Mgr., 332 Pine St., San Francisco, Cal.
C. A. Coffey, Special Agt., 808 Sherwood Bldg., Spokane, Wash.

LIVERPOOL & LONDON & GLOBE INSURANCE CO., LTD.

Liverpool, England.

Thos. H. Anderson, U. S. Mgr., 1 Pershing Square, New York, N. Y.
Clarence E. Allan, Mgr., 444 California St., San Francisco, Cal.
O. R. Indahl, State Agent, Butte, Mont.

LONDON ASSURANCE CORPORATION

London, England.

John H. Packard, U. S. Mgr., 84 William St., New York, N. Y.
A. W. Thornton, Mgr., 369 Pine St., San Francisco, Cal.
J. Edw. Johnson, Special Agt., Spokane & Eastern Bldg., Spokane, Wash.

LONDON & LANCASHIRE INSURANCE COMPANY, LTD.

London, England.

Archibald G. McIlwaine, U. S. Mgr., 57-59 William St., New York, N. Y.
Geo. O. Smith, Mgr., 332 Pine St., San Francisco, Cal.
C. A. Coffey, Special Agt., 808 Sherwood Bldg., Spokane, Wash.

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LTD.

London, England.

Frank & DuBois, U. S. Mgrs., 80 Maiden Lane, New York, N. Y.
Charles J. Okell & Co., Gen Agts., 334 Pine St., San Francisco, Cal.

MARYLAND MOTOR CAR INSURANCE COMPANY

Garrett Bldg., Baltimore, Md.

J. Purviance Bonsal, President; Charles B. Reeves, Secretary.
Clinton O. Price, Mgr., 27 Union Bank Bldg., Helena, Mont.

MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY

93 Water St., Boston, Mass.

Charles G. Smith, President; Walter Adlard, Vice-President & Secretary.
William L. Lerch, Mgr., 76 W. Monroe St., Chicago, Ill.

MECHANICS' INSURANCE COMPANY

500 Walnut St., Philadelphia, Pa.

Daniel H. Dunham, President; John A. Snyder, Secretary.
Neal Bassett, Vice-President & Mgr., 137 S. LaSalle St. Chicago, Ill.

MERCANTILE INSURANCE COMPANY OF AMERICA

76 William St., New York, N. Y.

Cecil F. Shallcross, President; H. J. Thomsen, Secretary.
A. T. Bailey, Mgr., 244 Pine St., San Francisco, Cal.
H. G. Burton, Special Agt., Yegen Block, Butte, Mont.

MERCHANTS' FIRE ASSURANCE CORPORATION

45 John St., New York, N. Y.

Alden C. Noble, President; Joseph L. Leffson, Secretary.
Geo. L. McIntire, Secretary, 324 California St., San Francisco, Cal.

MERCHANTS' FIRE INSURANCE COMPANY

627-634 Gas & Electric Bldg., Denver, Colo.

W. J. Galligan, President; J. R. Gardner, Secretary and Manager.
H. B. Hickok, Special Agt., Gas & Electric Bldg., Denver, Colo.
Ben D. Wright, Special Agt., Gas & Electric Bldg., Denver, Colo.
C. H. Gardner, Special Agt., Gas & Electric Bldg., Denver, Colo.

MICHIGAN FIRE & MARINE INSURANCE COMPANY

Penobscot Bldg., Detroit, Mich.

D. M. Ferry, Jr., President; H. E. Everett, Secretary.
Carl A. Henry, Gen. Agt., Sacramento & Sansome Sts., San Francisco, Cal.
P. E. Gerould, Special Agt., 1006 Wilcox Bldg., Portland, Ore.

MICHIGAN MILLERS' MUTUAL FIRE INSURANCE COMPANY

118-120 W. Ottawa St., Lansing, Mich.

Robert Henkel, President; A. D. Baker, Secretary and Treasurer.
Wm. A. Mulroy, Mgr., Montana Dept., Great Falls, Mont.
F. J. Chamberlain, Special Agent, Great Falls, Mont.

MILLERS' MUTUAL FIRE INSURANCE ASSOCIATION OF ILLINOIS

320 Easton St., Alton, Ill.

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NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY

Corner Nicollet Ave. and Eleventh St., Minneapolis, Minn.

John T. Baxter, President; M. V. Jenness, Secretary.

The Bidlake Agency, Gen. Agt., 327 Stapelton Bldg., Billings, Mont.

Honey Insurance Agency, Gen. Agts., 203 Rocky Mt. Fire Bldg., Great Falls, Mont.

PACIFIC MUTUAL LIFE INSURANCE COMPANY

Los Angeles, California.

George I. Cochran, President; S. F. McClung, Secretary.
J. S. Fabling, Gen. Agt., Life Dept., Denver, Colo.
J. C. Ulrich, Gen. Agt., Accident Dept., Denver, Colo.
Ira B. Jackson, Gen. Agt., Life Dept., Denver, Colo.
John W. Carey, State Mgr., Life & Accident Depts., Missoula, Mont.
W. E. Lawson, Gen. Agt., Life Dept., Salt Lake City, Utah.
F. A. Timby, Gen. Agt., Accident Dept., Salt Lake City, Utah.

PENN MUTUAL LIFE INSURANCE COMPANY

Sixth and Walnut Sts, Philadelphia, Pa.

William A. Law, President; Sydney A. Smith, Secretary.
Sol. Poznanski, Gen. Agt., Helena, Mont.
O'Brien & Dryer, Gen. Agts., Spokane, Wash.
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215 Iowa Bldg., Des Moines, Iowa.

A. C. Tucker, President; Harry W. Hill, Secretary.
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STATE LIFE INSURANCE COMPANY OF MONTANA

Minot Bldg., Great Falls, Mont.

Geo. H. Stanton, President; F. E. Beaty, Secretary.

TRAVELERS' INSURANCE COMPANY

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Louis F. Butler, President; B. D. Flynn, Secretary.
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1-7 W. Fourth St., Cincinnati, Ohio.

John D. Sage, President; R. F. Rust, Secretary.
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UNITED LIFE & ACCIDENT INSURANCE COMPANY

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S. W. Jameson, President; Robert J. Merrill, Secretary.

WEST COAST LIFE INSURANCE COMPANY

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1023 Riverside Ave., Spokane, Wash.

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CONTINENTAL CASUALTY COMPANY

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General Office, 910 Michigan Ave., Chicago, Ill.
F. P. Kellogg, Resident Manager, Foster Bldg., Denver, Colo.
Clarence Hanley, Special Agt., Owsley Blk., Butte, Mont.

EMPLOYERS' INDEMNITY CORPORATION

Insurance Building, 10th and Oak Sts., Kansas City, Mo.

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FIDELITY & CASUALTY COMPANY

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FIDELITY & DEPOSIT COMPANY OF MARYLAND

Charles and Lexington Sts., Baltimore, Md.

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HARTFORD ACCIDENT & INDEMNITY COMPANY

Hartford Fire Insurance Bldg., Hartford, Conn.

R. M. Bissell, President; J. Collins Lee, Secretary.
Joy Lichtenstein, Mgr., 430 California St., San Francisco, Cal.
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56 Prospect St., Hartford, Conn.

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Soren Anderson, Special Agt., 46 E. Broadway, Butte, Mont.

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INTEGRITY MUTUAL CASUALTY COMPANY

220 S. State St., Chicago, Ill.

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Guernsey-Newton Co., Gen. Agts., Spokane, Wash.

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North Bros., Inc., Gen. Agts., 212 Broadway, Billings, Mont.
Accident and Health Dept., Saginaw, Mich.
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W. M. Hanson, Gen. Agt., Lewisohn Block, Butte, Mont.

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ROYAL INDEMNITY COMPANY

84 William St., New York, N. Y.

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